7/27/83 S4140-2.2(4) A

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
BANKING DIVISION

1982

SUPPLEMENT TO ANNUAL REPORT

Listing and Data Regarding:

Commercial Banks
Trust Companies
Investment Companies
Credit Unions
Industrial Loan and Thrift Companies
Regulated Lenders
Motor Vehicle Sales Finance Companies
Insurance Premium Finance Companies
Registered Mortgage Lenders
Debt Prorate Companies
Savings and Loan Associations

500 Metro Square Building
St. Paul, Minnesota 55101
(612) 296-2135

COMMERCIAL BANKS
(000's Omitted)

ASSETS	June 30, 1982	June 30, 1981
Cash and due from depository institutions	$ 723,262	$ 623,822
U.S. Treasury securities	1,111,613	1,044,288
Obligations of U.S. Govt. agencies	1,264,358	1,020,503
Obligations of states and political subdiv.	1,147,335	1,121,374
All other securities	27,778	24,756
Federal funds sold and repo's	408,007	384,323
Loans -- net of INCE	6,638,328	6,107,173
Allowance for possible loan losses	(52,516)	(47,861)
Lease financing receivables	12,519	6,981
Bank premises furniture and fixtures	200,879	173,032
Real estate owned other than bank premises	17,084	11,020
All other assets	234,846	179,932
TOTAL ASSETS	$11,733,493	$10,649,343
LIABILITIES		
Deposits - IPC	$ 9,419,767	$ 8,719,659
Deposits of U.S. Government	26,772	16,540
Deposits of states and political subdiv.	730,421	614,747
All other deposits	34,386	24,624
Certified and officers check	78,172	79,209
TOTAL DEPOSITS	$10,289,518	$ 9,454,779
Federal funds purchased and repo's	217,603	124,865
Other liab. for borrowed money	46,869	21,229
Liability for mortages and cap. leases	14,281	10,392
All other liabilities	162,260	125,669
TOTAL LIABILITIES	$10,730,531	$ 9,736,935
Subordinated notes and debentures	32,218	35,538
EQUITY CAPITAL		
Preferred stock	$ 830	$ 1,031
Common stock	140,875	128,532
Surplus	449,445	402,995
Undivided profits and reserves	379,594	344,312
TOTAL EQUITY CAPITAL	$ 970,744	$ 876,870
TOTAL LIABILITIES AND EQUITY CAPITAL	$11,733,493	$10,649,343
Number of Banks	556	556

LISTING OF
STATE BANKS, TRUST COMPANIES,
AND INVESTMENT COMPANIES
(data as of June 30, 1982, unless otherwise noted)

STATE BANKS

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Ada	First State Bank of Ada	17,052	100	800
Adams	Farmers State Bank of Adams	15,018	50	850
Adrian	Adrian State Bank	15,407	120	880
Aitkin	Security State Bank of Aitkin	28,769	270	1,150
Albert Lea	Security State Bank of Albert Lea	26,902	100	1,400
Alden	Americana State Bank	12,266	250	250
Alexandria	**Alexandria Bank & Trust Company	51,193	900	2,100
Alexandria	Community State Bank	24,107	287	713
Almelund	Farmers State Bank of Almelund	8,125	100	375
Alpha	Farmers and Merchants State Bank of Alpha	3,754	75	185
Altura	Altura State Bank	12,254	100	500
Annandale	Annandale State Bank	32,490	300	900
Anoka	*State Bank of Anoka	39,625	750	1,150
Appleton	Farmers and Merchants State Bank of	25,555	200	700
Appleton	Northwestern State Bank of Appleton	14,544	100	700
Apple Valley	*First State Bank of Apple Valley	17,981	248	752
Argyle	Argyle State Bank	8,632	100	525
Arlington	Arlington State Bank	23,335	175	925
Ashby	First State Bank of Ashby	9,883	50	380
Atwater	Atwater State Bank	10,702	30	520
Audubon	First State Bank of Audubon	4,553	30	300
Aurora	State Bank of Aurora	10,944	100	475
Austin	*Northwestern State Bank of Austin	53,230	1,000	1,000
Austin	Sterling State Bank	18,422	300	600
Avon	Avon State Bank	19,695	200	500
Babbitt	First State Bank of Babbitt	12,502	200	400
Backus	Backus State Bank	7,899	35	405
Badger	Badger State Bank	10,501	72	478
Balaton	Farmers & Merchants State Bank of Balaton	9,372	100	500

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Barnum	State Bank of Barnum	9,536	50	350
Barrett	Citizens State Bank of Barrett	4,475	25	225
Bayport	The First State Bank of Bayport	44,556	810	745
Beardsley	Security State Bank of Beardsley	8,010	60	400
Beaver Creek	Beaver Creek State Bank	4,957	25	325
Belgrade	North American State Bank	16,861	100	1,000
Belle Plaine	State Bank of Belle Plaine	30,889	150	800
Bellingham	State Bank of Bellingham	4,295	66	184
Belview	Belview State Bank	10,848	30	450
Bemidji	Security State Bank of Bemidji	16,525	120	350
Benson	Swift County Bank	45,880	150	1,750
Benson	The First State Bank of Benson	26,908	500	1,000
Bigfork	First State Bank of Bigfork	7,937	150	300
Big Lake	Citizens State Bank of Big Lake	15,692	200	800
Bird Island	State Bank of Bird Island	20,892	180	800
Biwabik	Biwabik State Bank	5,063	60	215
Blackduck	Blackduck State Bank	15,950	110	370
Blaine	Blaine State Bank	7,872	281	225
Blomkest	State Bank of Blomkest	12,462	150	500
Blooming Prairie	Farmers and Merchants State Bank of	21,190	100	1,200
Bloomington	American State Bank of Bloomington	21,638	500	625
Bloomington	Community State Bank of Bloomington	103,688	500	2,850
Bloomington	*Metropolitan Bank Bloomington	31,052	445	1,055
Blue Earth	Blue Earth State Bank	43,945	1,000	1,250
Boyd	State Bank of Boyd	5,819	50	210
Braham	The First State Bank of Braham	26,961	140	860
Brainerd	Citizens State Bank of Brainerd	60,237	600	3,000
Brandon	Citizens State Bank of Brandon	17,921	100	800
Breckenridge	First American Bank of Breckenridge	28,007	400	1,350
Bricelyn	State Bank of Bricelyn	14,114	50	700
Brooklyn Center	First Brookdale State Bank	30,182	160	1,340
Brooklyn Park	Brooklyn Park Bank	16,893	275	600
Brooten	Bonanza Valley State Bank	10,836	100	600
Browerville	The Lee State Bank	14,340	50	750
Brownsdale	First American State Bank of Brownsdale	11,270	100	550
Browns Valley	Union State Bank of Browns Valley	9,893	75	400
Brownton	The First State Bank of Brownton	13,636	100	500
Buffalo Lake	State Bank of Buffalo Lake	15,497	50	950
Burnsville	First Burnsville State Bank	24,014	250	1,000

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Butterfield	State Bank of Butterfield	9,636	75	325
Byron	Byron State Bank	12,512	100	400
Caledonia	Minnesota State Bank of Caledonia	30,661	337	1,762
Cambridge	Cambridge State Bank	31,303	150	1,100
Cambridge	Peoples State Bank of Cambridge	48,776	1,000	1,750
Cannon Falls	*Security State Bank of Cannon Falls	18,777	300	1,000
Canton	Canton State Bank	9,761	50	300
Carlos	First State Bank of Carlos	5,596	26	224
Castle Rock	First State Bank of Castle Rock, Inc.	13,626	50	400
Center City	Chisago County State Bank	9,472	50	500
Ceylon	State Bank of Ceylon	8,603	75	425
Chandler	State Bank of Chandler	12,798	95	455
Chanhassen	State Bank of Chanhassen	15,219	107	513
Chaska	Carver County State Bank	19,464	100	600
Chatfield	*Root River State Bank	27,618	100	1,250
Chisago City	Chisago State Bank	13,737	150	400
Chokio	Chokio State Bank	13,235	60	665
Clara City	Americana State Bank of Clara City	10,664	150	600
Clara City	Citizens State Bank of Clara City	30,671	200	1,550
Claremont	Security State Bank of Claremont	7,250	85	415
Clarissa	Farmers State Bank of Clarissa	16,161	100	1,000
Clarkfield	Farmers and Merchants State Bank of, Inc.	20,510	300	700
Clarks Grove	State Bank of Clarks Grove	9,280	50	450
Clearbrook	First State Bank of Clearbrook	10,948	75	425
Cleveland	The Peoples State Bank of Cleveland	7,534	50	325
Clinton	*Clinton State Bank	19,316	100	750
Cokato	State Bank of Cokato	16,387	120	380
Cold Spring	State Bank of Cold Spring	14,154	75	525
Cologne	State Bank of Cologne	12,711	100	600
Columbia Heights	Marquette State Bank of Columbia Heights	45,757	188	1,662
Comfrey	Peoples State Bank of Comfrey	11,796	120	700
Conger	State Bank of Conger	8,331	25	525
Cook	Farmers and Merchants State Bank of, Inc.	5,273	60	190
Coon Rapids	First Bank Coon Rapids	26,530	750	600
Cosmos	First State Bank of Cosmos	5,989	66	334
Cottonwood	Empire State Bank	22,474	300	900
Courtland	Courtland State Bank	4,741	25	300
Crookston	First American Bank of Crookston	43,107	600	2,000

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Crystal	Crystal State Bank	55,060	200	2,800
Currie	Currie State Bank	7,391	50	425
Cyrus	State Bank of Cyrus	7,180	100	350
Dalton	First State Bank of Dalton	6,343	25	275
Danube	Americana State Bank of Danube	13,198	100	650
Danvers	State Bank of Danvers	16,367	100	575
Darfur	State Bank of Darfur	6,989	100	400
Darwin	Farmers State Bank of Darwin	9,566	100	550
Dassel	Dassel State Bank	14,114	75	800
Dawson	Northwestern State Bank of Dawson	31,329	525	875
Deer Creek	Security State Bank of Deer Creek	7,976	175	210
Delano	*Crow River State Bank	1,728	502	250
Delano	State Bank of Delano	17,914	100	600
Delavan	Farmers State Bank of Delavan	6,996	50	480
Dennison	State Bank of Dennison	3,600	25	375
Dent	Farmers State Bank of Dent	5,311	50	300
Detroit Lakes	First American Bank	61,898	1,200	1,800
Dilworth	Clay County State Bank	10,717	160	490
Dodge Center	Northwestern State Bank of Dodge Center	21,708	400	825
Donnelly	Farmers and Merchants State Bank of Donnelly	6,135	25	400
Dorset	Farmers State Bank of Dorset	9,456	200	300
Dover	First State Bank of Dover	6,638	100	350
Duluth	Airport State Bank of Duluth	9,741	150	175
Duluth	Miller Hill State Bank of Duluth	4,515	400	230
Duluth	North Shore State Bank	15,214	150	300
Duluth	*,**Northwestern Bank of Commerce	38,179	600	1,500
Duluth	Park State Bank	8,095	50	150
Dundas	Dundas State Bank	6,225	205	136
Eagle Bend	Citizens State Bank of Eagle Bend	10,171	100	600
East Grand Forks	Citizens State Bank of East Grand Forks	20,793	100	950
Easton	State Bank of Easton	8,601	25	525
Echo	Citizens State Bank of Echo	7,017	25	475
Eden Prairie	The First State Bank of Eden Prairie	4,220	500	250
Eden Valley	State Bank in Eden Valley	11,528	50	600
Edgerton	State Bank of Edgerton	16,174	100	650
Edina	Americana State Bank of Edina	17,792	500	750
Edina	Southwest Fidelity State Bank	37,083	500	2,250

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Eitzen	Eitzen State Bank	10,715	125	400
Elbow Lake	Bank of Elbow Lake	13,598	50	405
Elgin	Elgin-Millville State Bank	10,673	100	500
Elk River	The Bank of Elk River	18,115	150	800
Elkton	Farmers State Bank of Elkton	9,671	50	400
Ellendale	Security State Bank of Ellendale	7,504	50	310
Ellsworth	Ellsworth State Bank	13,445	120	470
Elrosa	Elrosa State Bank	5,632	45	225
Ely	Boundary Waters State Bank	7,006	325	225
Elysian	Elysian State Bank	6,586	25	475
Emmons	*First State Bank of Emmons	4,357	40	290
Erhard	Erhard State Bank	2,370	25	175
Erskine	American State Bank of Erskine	13,295	100	700
Evansville	Farmers State Bank of Evansville	8,272	75	250
Excelsior	Minnetonka State Bank	49,063	175	1,825
Eyota	Eastwood State Bank	11,378	200	725
Fairfax	Fidelity State Bank of Fairfax	16,227	500	300
Fairmont	State Bank of Fairmont	11,466	150	450
Faribault	The State Bank of Faribault	56,941	1,000	1,000
Fergus Falls	Security State Bank of Fergus Falls	26,422	216	845
Fertile	First State Bank of Fertile	15,152	100	550
Finlayson	First State Bank of Finlayson	10,418	175	425
Floodwood	First State Bank of Floodwood	6,757	50	225
Foley	State Bank of Foley	27,787	100	1,200
Forest Lake	Forest Lake State Bank	32,933	100	1,400
Fosston	Farmers State Bank of Fosston	17,753	150	600
Fountain	First State Bank of Fountain	13,808	60	640
Franklin	Franklin State Bank	5,416	100	200
Frazee	Peoples State Bank of Frazee	9,305	76	424
Freeborn	First State Bank of Freeborn	7,402	100	410
Freeport	Freeport State Bank	15,259	50	550
Fridley	Fridley State Bank	22,699	187	513
Frost	State Bank of Frost	8,198	125	325
Fulda	Citizens State Bank of Fulda	31,063	150	850
Gary	The Gary State Bank	5,785	25	350
Gaylord	Citizens State Bank of Gaylord	23,970	100	1,500
Geneva	Geneva State Bank	6,968	25	475

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Gibbon	Citizens State Bank of Gibbon	15,676	50	950
Gibbon	State Bank of Gibbon	11,397	75	575
Gilman	First State Bank of Gilman, Incorporated	10,584	75	350
Glencoe	**Security Bank and Trust Company of Glencoe	44,056	100	2,000
Glenville	Citizens State Bank of Glenville	14,548	75	525
Glenwood	Glenwood State Bank	21,797	100	1,200
Glenwood	Pope County State Bank	25,681	50	1,050
Golden Valley	Golden Valley State Bank	54,466	500	2,500
Gonvick	The Northern State Bank of Gonvick	20,370	125	500
Goodhue	Goodhue State Bank	18,015	125	675
Good Thunder	First State Bank of Good Thunder	7,291	40	390
Graceville	The First State Bank of Graceville	9,397	100	250
Grand Marais	*Grand Marais State Bank	15,369	200	600
Grand Meadow	First American State Bank of Grand Meadow	13,725	100	450
Grand Rapids	*Grand Rapids State Bank	59,328	300	2,700
Grand Rapids	Itasca State Bank of Grand Rapids	11,332	150	600
Granger	Granger State Bank	2,876	25	175
Granite Falls	Granite Falls Bank	20,522	200	800
Granite Falls	Yellow Medicine County Bank	25,186	150	800
Greenbush	Greenbush State Bank	17,690	100	700
Green Isle	Citizens State Bank of Green Isle	18,497	150	600
Greenwald	State Bank of Greenwald	14,067	120	625
Grey Eagle	State Bank of Grey Eagle	8,525	50	500
Grove City	First State Bank of Grove City	9,184	50	650
Grygla	*American State Bank of Grygla	9,262	250	125
Hallock	Northwestern State Bank of Hallock	32,443	300	1,250
Halstad	Red River State Bank	7,364	100	400
Hamburg	State Bank of Hamburg	8,984	100	300
Hamel	Farmers State Bank of Hamel	14,577	100	900
Ham Lake	Crosstown State Bank of Ham Lake, Inc.	16,268	41	869
Hammond	Security State Bank of Hammond	5,645	30	170
Hampton	State Bank of Hampton	5,980	60	330
Hancock	Hancock State Bank	7,651	50	350
Hanska	State Bank of Hanska	11,504	111	382
Hardwick	Hardwick State Bank	8,593	50	350
Harmony	Harmony State Bank	16,766	100	700
Hartland	Farmers State Bank of Hartland	8,612	200	400
Hawley	State Bank of Hawley	17,370	200	600

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Hayfield	Citizens State Bank of Hayfield	24,652	180	695
Hayward	Farmers State Bank of Hayward	4,547	50	300
Hector	Fidelity State Bank of Hector	23,591	275	1,125
Henderson	The Sibley County Bank	8,337	100	400
Hendricks	State Bank of Hendricks	3,936	25	250
Hendrum	Norman County State Bank	8,429	50	525
Heron Lake	Heron Lake State Bank	10,440	100	500
Hibbing	Merchants & Miners State Bank of Hibbing	44,244	1,400	1,100
Hibbing	Security State Bank of Hibbing	49,379	750	1,750
Hills	Exchange State Bank of Hills	10,498	100	500
Hinckley	Farmers and Merchants State Bank of	13,242	50	700
Hoffman	Farmers State Bank of Hoffman	9,092	50	450
Holdingford	Security State Bank of Holdingford	12,188	75	400
Hollandale	Produce State Bank of Hollandale	10,305	30	720
Hope	Farmers State Bank of Hope	2,966	25	175
Houston	Houston State Bank	11,089	35	415
Houston	*The Security State Bank of Houston	10,459	25	365
Howard Lake	Security State Bank of Howard Lake	11,875	50	450
Hugo	First State Bank of Hugo	22,628	300	750
Huntley	Farmers State Bank of Huntley, Inc.	6,074	50	450
Hutchinson	**Citizens Bank & Trust Company	71,240	2,000	1,000
International Falls	International State Bank	32,253	400	1,200
Isanti	First State Bank of Isanti	8,495	65	335
Isle	Lakeside State Bank	11,569	75	325
Ivanhoe	First State Bank of Ivanhoe	18,591	400	600
Jackson	Jackson State Bank	10,000	75	475
Janesville	Janesville State Bank	23,226	100	700
Jasper	Jasper State Bank	7,847	50	300
Jeffers	State Bank of Jeffers	8,715	100	300
Jordan	Northwestern State Bank of Jordan	22,625	425	425
Kanaranzi	Farmers State Bank of Kanaranzi	5,843	50	360
Kandiyohi	Home State Bank of Kandiyohi	13,909	50	750
Karlstad	Karlstad State Bank	14,643	120	695
Kasson	Kasson State Bank	19,229	100	500
Kelliher	Citizens State Bank of Kelliher	4,577	90	185
Kenneth	State Bank of Kenneth	7,333	30	330

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Kensington	First State Bank of Kensington	11,473	50	700
Kent	Kent State Bank	4,294	100	250
Kenyon	Security State Bank of Kenyon	24,974	100	400
Kerkhoven	State Bank of Kerkhoven	11,323	75	425
Kimball	State Bank of Kimball	6,431	75	175
Klossner	Klossner State Bank	13,937	400	400
La Crescent	La Crescent State Bank	13,049	150	350
Lafayette	Citizens State Bank of Lafayette	8,629	30	470
Lake Benton	Farmers State Bank of Lake Benton	14,089	300	300
Lake City	Lake City State Bank	34,627	500	1,000
Lake Elmo	State Bank of Lake Elmo	19,399	100	900
Lakefield	First State Bank of Lakefield	27,945	900	900
Lakefield	**First Trust Bank of Lakefield	24,424	400	900
Lake Lillian	First State Bank	9,990	50	625
Lake Park	State Bank of Lake Park	11,422	75	550
Lakeville	First Lakeville Bank	23,206	509	691
Lake Wilson	First State Bank of Lake Wilson	6,812	30	345
Lamberton	Farmers and Merchants State Bank of	19,910	100	1,500
Lanesboro	Lanesboro State Bank	10,801	100	450
La Salle	State Bank of La Salle	10,480	50	550
LeCenter	First State Bank of LeCenter	18,484	100	800
LeRoy	First State Bank of LeRoy	12,920	50	550
Lester Prairie	Farmers State Bank of Lester Prairie	9,637	50	600
Le Sueur	*Le Sueur State Bank	9,271	250	400
Lewiston	Security State Bank of Lewiston	11,427	75	375
Lewisville	Merchants State Bank of Lewisville	8,483	100	500
Lexington	Centennial State Bank of Lexington	14,171	100	400
Lindstrom	Security State Bank of Lindstrom	23,649	120	800
Lismore	State Bank of Lismore	8,651	25	600
Litchfield	First State Bank of Litchfield	40,576	1,250	1,250
London	London State Bank	3,318	25	150
Long Lake	State Bank of Long Lake	13,663	75	825
Lonsdale	State Bank of Lonsdale	16,002	50	600
Loretto	State Bank of Loretto	8,573	25	250
Lowry	Lowry State Bank	8,804	60	615
Lucan	State Bank of Lucan	10,462	25	575
Luverne	Northwestern State Bank of Luverne	37,779	900	900
Lyle	Farmers State Bank of Lyle	5,867	60	315

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Madelia	*Farmers State Bank of Madelia, Inc.	22,978	100	1,200
Madison	State Bank of Madison	19,246	250	500
Madison Lake	Peoples State Bank of Madison Lake	8,062	125	275
Mankato	American State Bank of Mankato	38,010	250	1,550
Mankato	Security State Bank of Mankato	32,182	800	700
Maple Grove	Northwestern State Bank Northwest	77,571	1,600	1,900
Maple Lake	Security State Bank of Maple Lake	13,089	50	500
Maple Plain	State Bank of Maple Plain	8,022	100	400
Maplewood	Maplewood State Bank	27,906	750	450
Maplewood	Town & Country Bank-Maplewood	41,575	1,000	1,200
Marietta	State Bank of Marietta	5,022	50	300
Marine on St. Croix	Security State Bank of Marine	8,519	150	150
Marshall	**Western Bank and Trust Company of Marshall	44,951	900	2,100
Maynard	Security State Bank of Maynard	5,887	55	320
Mazeppa	Peoples State Bank of Mazeppa	12,439	250	500
McGregor	State Bank of McGregor	12,679	125	300
Medford	First State Bank of Medford	5,175	75	250
Melrose	Melrose State Bank	25,676	125	900
Mendota Heights	*Dakota County State Bank	16,715	200	850
Milaca	The Citizens State Bank of Milaca-Ogilvie	12,825	150	700
Milan	Peoples State Bank of Milan	7,739	150	250
Miltona	Miltona State Bank	4,230	38	162
Minneapolis	*,**Bank of Minneapolis & Trust Company	39,445	823	1,700
Minneapolis	Camden Northwestern State Bank of Minneapolis	85,939	2,000	2,000
Minneapolis	*,**Fidelity Bank and Trust Company	113,395	625	6,725
Minneapolis	First Produce State Bank of Minneapolis	48,335	1,280	1,280
Minneapolis	*Independent State Bank of Minnesota	60,899	881	869
Minneapolis	Marquette Lake State Bank	31,684	275	975
Minneapolis	Metropolitan State Bank	32,586	434	1,584
Minneapolis	Northeast State Bank of Minneapolis	39,337	200	1,000
Minneapolis	Riverside Community State Bank of Minneapolis	20,695	500	925
Minneapolis	**Union Bank and Trust Company	18,835	500	750
Minneota	First State Bank of Minneota	38,405	750	1,000
Minnetonka	First Minnetonka City State Bank	22,720	150	650
Minnetonka	*Ridgedale State Bank	12,853	500	250
Montevideo	Northwestern State Bank of Montevideo	42,061	1,000	1,000
Montgomery	Citizens State Bank of Montgomery	23,685	280	570
Monticello	Wright County State Bank	31,281	500	800
Moorhead	**American Bank and Trust Company of Moorhead	63,336	1,000	2,250
Moorhead	Moorhead State Bank	22,323	300	750

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Mora	Kanabec State Bank	32,275	300	1,200
Morgan	State Bank of Morgan	20,115	150	850
Morris	Citizens Bank	29,846	500	1,000
Morris	Morris State Bank	32,109	600	1,200
Morristown	State Bank of Morristown	5,708	175	225
Morton	Farmers State Bank of Morton, Incorporated	4,834	60	240
Mound	State Bank of Mound	19,419	100	1,300
Mountain Iron	Mountain Iron First State Bank	9,006	60	315
Mountain Lake	Farmers State Bank of Mountain Lake	19,807	100	900
Murdock	First State Bank of Murdock	4,794	100	150
Nerstrand	Farmers State Bank of Nerstrand	3,386	33	158
New Brighton	First State Bank of New Brighton	69,676	147	2,503
Newfolden	Marshall County State Bank	7,363	50	200
New Germany	First State Bank of New Germany	7,424	25	275
New Hope	New Hope State Bank	19,172	250	750
New London	Farmers State Bank of New London	24,635	100	800
New London	First State Bank of New London	9,639	250	100
New Market	First State Bank of New Market	4,407	10	295
Newport	Town & Country Bank-Newport	32,641	1,000	1,000
New Prague	*Fidelity State Bank of New Prague	23,541	400	800
New Prague	State Bank of New Prague	26,728	400	1,000
New Richland	State Bank of New Richland	9,598	100	500
New Ulm	Citizens State Bank of New Ulm	44,849	300	1,800
New Ulm	Farmers and Merchants State Bank of New Ulm	44,469	450	2,050
New Ulm	**State Bank & Trust Company of New Ulm	54,805	290	2,000
New York Mills	Farmers & Merchants State Bank of	24,046	300	700
Nicollet	Nicollet State Bank	14,682	40	760
Nisswa	Nisswa State Bank	9,903	200	200
North Branch	Merchants State Bank of North Branch	19,867	180	570
Northfield	*The Northwestern State Bank	39,222	500	1,600
Northome	First State Bank of Northome	6,285	40	185
North St. Paul	Heritage State Bank	29,421	240	1,360
Norwood	Citizens State Bank of Norwood	14,352	150	550
Oak Park Heights	*Oak Park Heights State Bank	9,209	200	300
Odin	Odin State Bank	9,926	25	475
Ogema	Ogema State Bank	5,100	127	223
Okabena	First State Bank of Okabena	10,604	100	450
Oklee	Security State Bank of Oklee	13,290	150	350

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Olivia	American State Bank of Olivia	17,776	200	300
Olivia	The Citizens State Bank of Olivia	28,007	150	950
Onamia	First State Bank of Onamia	8,656	50	250
Ormsby	Ormsby State Bank	7,432	50	425
Ortonville	Northwestern State Bank of Ortonville	26,427	500	500
Ortonville	*Tri-County State Bank of Ortonville	20,216	500	500
Oslo	Valley State Bank of Oslo	6,912	100	400
Ostrander	Ostrander State Bank	10,173	50	500
Otisco	Otisco State Bank	7,413	35	425
Owatonna	Owatonna State Bank	26,257	222	783
Park Rapids	State Bank of Park Rapids	13,597	100	400
Paynesville	Farmers and Merchants State Bank	24,062	50	1,250
Paynesville	The First State Bank in Paynesville	27,668	500	1,000
Pelican Rapids	Pelican Valley State Bank	33,653	50	1,400
Pennock	State Bank of Pennock	7,703	200	150
Pequot Lakes	Lakeland State Bank	39,264	457	1,700
Perham	Perham State Bank	27,889	200	900
Pierz	Farmers and Merchants State Bank of Pierz	28,972	570	500
Pillager	Security State Bank of Pillager	4,401	100	192
Pine City	Pine City State Bank	8,891	225	525
Pine Island	The Security State Bank of Pine Island	20,720	400	600
Pine River	Pine River State Bank	15,484	100	570
Plainview	*Peoples State Bank	25,509	150	1,100
Plummer	Plummer State Bank	4,846	105	145
Plymouth	Metropolitan State Bank of Plymouth	11,057	520	240
Preston	Farmers & Merchants State Bank of Preston	43,356	200	2,300
Princeton	Community State Bank of Princeton	5,227	440	240
Princeton	Princeton State Bank	50,012	300	2,000
Prinsburg	Prinsburg State Bank	11,961	100	750
Prior Lake	Prior Lake State Bank	21,174	50	1,075
Randall	Randall State Bank	6,637	100	200
Raymond	Farmers State Bank of Raymond	8,853	100	500
Red Lake Falls	Red Lake County State Bank	25,102	200	1,000
Red Wing	The First State Bank of Red Wing	8,708	100	408
Redwood Falls	The State Bank of Redwood Falls	27,960	200	1,000
Remer	Security State Bank of Remer	11,625	106	409
Renville	O'Connor Bros. State Bank of Renville	12,839	90	430

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Renville	*Renville County State Bank	1,620	320	480
Richfield	**Richfield Bank & Trust Company	122,171	960	3,600
Richfield	Summit State Bank of Richfield	36,915	359	1,191
Richmond	State Bank of Richmond	15,655	50	500
Robbinsdale	First Robbinsdale State Bank	111,141	3,000	3,000
Robbinsdale	Guaranty State Bank of Robbinsdale	23,455	200	600
Rochester	**Marquette Bank & Trust Company of	90,000	550	3,000
Rochester	**Rochester Bank and Trust Company of	28,916	225	1,775
Rockford	Rockford State Bank	7,945	50	250
Rogers	State Bank of Rogers	10,202	200	350
Rollingstone	First State Bank of Rollingstone	9,612	138	338
Roseau	Citizens State Bank of Roseau	48,726	200	2,800
Rose Creek	State Bank of Rose Creek	6,416	65	215
Rosemount	The First State Bank of Rosemount	28,488	100	1,000
Roseville	North Star State Bank of Roseville	44,846	200	1,800
Roseville	The Roseville State Bank	52,898	293	1,707
Rothsay	Farmers State Bank of Rothsay	9,075	250	400
Round Lake	Farmers State Bank of Round Lake	18,125	100	600
Royalton	Royalton State Bank	10,587	100	450
Rush City	First State Bank of Rush City	13,845	75	375
Rushford	*Rushford State Bank	16,733	100	900
Rushmore	First State Bank of Rushmore	14,065	120	540
Russell	Farmers State Bank of Russell	7,297	30	470
Ruthton	Buffalo Ridge State Bank of Ruthton, Inc.	6,541	60	444
Sacred Heart	Farmers and Merchants State Bank of	13,292	70	575
St. Clair	St. Clair State Bank, Inc.	10,027	50	375
St. Cloud	***Northwestern Bank and Trust Company of	68,525	1,200	2,200
St. James	Citizens State Bank of St. James	28,222	82	868
St. Joseph	First State Bank of St. Joseph	13,225	100	650
St. Louis Park	Citizens State Bank of St. Louis Park	44,300	500	2,900
St. Louis Park	First Western State Bank of St. Louis Park	47,120	300	2,030
St. Michael	Security State Bank of St. Michael	16,651	100	800
St. Paul	Capital City State Bank of St. Paul	22,425	300	1,500
St. Paul	Cherokee State Bank of St. Paul	37,692	200	1,800
St. Paul	Commercial State Bank in St. Paul	125,284	1,002	4,498
St. Paul	**Eastern Heights State Bank of St. Paul	84,434	1,200	3,000
St. Paul	Exchange State Bank	4,903	100	200
St. Paul	First Grand Avenue State Bank of St. Paul	103,414	2,500	3,000

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
St. Paul	First Merchants State Bank of St. Paul	58,806	1,250	2,000
St. Paul	First Security State Bank of St. Paul	75,295	2,000	2,800
St. Paul	First State Bank of St. Paul	114,504	3,000	3,000
St. Paul	Gambles Continental State Bank	10,942	500	500
St. Paul	Guaranty State Bank of St. Paul	31,906	150	1,350
St. Paul	The Highland Bank	44,565	750	1,750
St. Paul	*Liberty State Bank	64,115	1,440	1,218
St. Paul	Minnesota State Bank of St. Paul	34,977	550	1,425
St. Paul	Northwestern State Bank	72,201	900	2,600
St. Paul	St. Anthony Park State Bank	35,468	150	1,550
St. Paul	Summit State Bank of Phalen Park	11,093	335	289
St. Paul	Western State Bank of St. Paul	42,474	300	1,800
St. Peter	The Nicollet County Bank of St. Peter	40,128	400	1,600
St. Stephen	St. Stephen State Bank	2,907	50	110
Sanborn	Sanborn State Bank	8,607	100	350
Sandstone	Sandstone State Bank	9,313	90	210
Santiago	Santiago State Bank	11,174	75	425
Sargeant	First American State Bank of Sargeant	6,675	100	300
Sauk Centre	First State Bank of Sauk Centre	31,391	250	1,500
Sauk Rapids	Northwestern State Bank of Sauk Rapids	44,762	1,000	1,000
Savage	Security State Bank of Savage	10,451	180	600
Sebeka	Security State Bank of Sebeka	12,601	60	450
Shakopee	Citizens State Bank of Shakopee	5,930	500	250
Shelly	State Bank of Shelly	10,814	100	400
Sherburn	Farmers State Bank of Sherburn	15,461	150	700
Silver Bay	First Northwestern State Bank of Silver Bay	14,821	300	300
Silver Lake	Citizens State Bank of Silver Lake	12,941	300	400
Slayton	Northwestern State Bank of Slayton	30,597	600	800
Slayton	Peoples State Bank of Slayton	15,829	500	500
Sleepy Eye	First Security State Bank of Sleepy Eye	25,029	300	900
Sleepy Eye	State Bank of Sleepy Eye	15,527	50	600
South St. Paul	Drovers State Bank in South St. Paul	74,415	1,250	3,750
South St. Paul	Summit State Bank of South St. Paul	22,059	250	900
Spicer	Green Lake State Bank	13,169	125	1,000
Springfield	Farmers and Merchants State Bank of	34,364	125	1,800
Springfield	State Bank of Springfield	30,313	150	1,700
Spring Grove	Onsgard State Bank	13,696	100	600
Spring Lake Park	First State Bank of Spring Lake Park	27,110	300	1,200
Staples	Staples State Bank	31,521	75	2,125

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Stephen	Farmers State Bank of Stephen	23,222	100	800
Stewart	First State Bank of Stewart	6,586	50	450
Stillwater	Cosmopolitan State Bank of Stillwater	24,977	250	850
Stillwater	Northwestern State Bank of Stillwater	32,005	650	650
Storden	First State Bank of Storden	13,298	100	550
Sturgeon Lake	Sturgeon Lake State Bank	8,045	25	300
Swanville	First State Bank of Swanville	8,722	55	695
Taunton	State Bank of Taunton	10,006	150	350
Thief River Falls	First Northwestern State Bank of	64,239	1,400	1,400
Thief River Falls	Northern State Bank of Thief River Falls	55,604	500	1,500
Tower	State Bank of Tower	11,983	60	490
Tracy	Northwestern State Bank of Tracy	43,161	1,000	1,000
Trimont	Farmers State Bank of Trimont	18,698	90	800
Trimont	Triumph State Bank	8,688	40	460
Truman	Peoples State Bank of Truman, Inc.	23,835	100	1,100
Twin Lakes	Twin Lakes State Bank	4,888	25	375
Twin Valley	Twin Valley State Bank	10,073	50	550
Two Harbors	Commercial State Bank of Two Harbors	17,807	120	880
Tyler	Citizens State Bank of Tyler, Inc.	10,787	100	400
Ulen	The Northwestern State Bank of Ulen	10,804	50	600
Underwood	Farmers State Bank of Underwood	6,272	25	250
Upsala	Farmers State Bank of Upsala	8,684	83	322
Vergas	Vergas State Bank	9,732	50	600
Vermillion	Vermillion State Bank	21,779	50	750
Vernon Center	State Bank of Vernon Center	12,827	50	650
Vesta	Vesta State Bank	8,470	25	400
Victoria	*Victoria State Bank	9,107	108	442
Virginia	Northern State Bank of Virginia	25,325	150	1,065
Virginia	*Northwestern State Bank	78,437	1,200	2,550
Wabasha	First State Bank of Wabasha	33,156	300	1,200
Wabasso	Wabasso State Bank	15,676	150	850
Wadena	*Wadena State Bank	32,094	100	1,400
Waite Park	*Plaza Park State Bank	31,335	300	1,200
Waldorf	Waldorf State Bank	6,891	25	425
Walnut Grove	Citizens State Bank of Walnut Grove	12,503	100	900

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Wanamingo	Security State Bank of Wanamingo, Inc.	20,622	120	580
Wanda	The Wanda State Bank	27,178	360	1,300
Warren	First American Bank of Warren	29,186	400	2,000
Warren	Peoples State Bank of Warren	21,899	100	1,200
Warroad	Security State Bank of Warroad	19,307	50	700
Waseca	The First State Bank of Waseca	39,585	1,000	1,500
Watertown	American State Bank of Watertown	13,620	125	725
Waterville	Citizens State Bank of Waterville	20,469	100	900
Watkins	Farmers State Bank of Watkins	12,522	100	650
Watson	Watson State Bank	10,900	75	200
Waubun	Farmers State Bank of Waubun, Inc.	12,450	250	250
Waverly	Citizens State Bank of Waverly, Inc.	9,235	50	550
Wayzata	**Wayzata Bank and Trust Company	90,581	350	3,400
Welcome	*Welcome State Bank	8,376	75	425
Wells	Peoples State Bank of Wells	13,456	350	575
Wells	Security State Bank of Wells	18,303	120	1,080
Wendell	State Bank of Wendell	9,840	125	550
Westbrook	Westbrook State Bank	21,712	100	1,100
West Concord	*Farmers State Bank of West Concord	8,106	25	275
West St. Paul	Signal Hills State Bank	55,313	436	2,420
West St. Paul	West St. Paul State Bank	23,619	125	813
Wheaton	The First State Bank of Wheaton	21,146	600	600
Wheaton	State Bank of Wheaton	39,371	125	1,075
White Bear Lake	First State Bank of White Bear Lake	70,741	1,750	2,000
White Rock	White Rock State Bank	8,327	340	170
Willmar	**Bank of Willmar and Trust Company	68,680	900	3,500
Windom	Windom State Bank	39,710	200	1,800
Winger	Farmers State Bank of Winger	11,043	50	650
Winona	Town & Country State Bank of Winona	16,738	300	500
Winsted	Citizens State Bank of Winsted	14,607	60	600
Winthrop	Winthrop State Bank	13,330	100	800
Wood Lake	State Bank of Wood Lake	8,299	50	450
Worthington	State Bank of Worthington	54,570	1,050	1,300
Wykoff	First State Bank of Wykoff	6,097	50	300
Wyoming	First State Bank of Wyoming	11,786	80	260
Young America	State Bank of Young America	28,392	273	827
Zumbrota	Farmers Security State Bank of Zumbrota	23,699	100	650

STRUCTURAL CHANGES IN MINNESOTA STATE BANKS

The following is a list of state-chartered banks established during the fiscal year:

Date Established	Name and Location
12-16-81	Farmers & Merchants Interim Bank (Preston)
2-21-82	F & M Interim Bank (Minneapolis)
3-2-82	Renville County State Bank (Renville)
6-24-82	Crow River State Bank of Delano

The following is a list of amended charters issued during the fiscal year to reflect change of names and/or locations:

State Bank of Danube amended to Americana State Bank of Danube (Effective 7-1-81)

Clara City State Bank amended to Americana State Bank of Clara City (Effective 7-1-81)

First Minnetonka City State Bank amended to First Minnetonka City Bank (Effective 9-14-81)

Ogilvie State Bank amended to Citizens State Bank of Milaca-Ogilvie (Effective 10-26-81)

First Lakeville State Bank amended to First Lakeville Bank (Effective 12-18-81)

Hillcrest Mid America State Bank of Maplewood amended to Town & Country Bank - Maplewood (Effective 12-31-81)

Town and Country State Bank of Newport amended to Town & Country Bank - Newport (Effective 12-31-81)

Mid America State Bank of Highland Park (St. Paul) amended to The Highland Bank (St. Paul) (Effective 1-1-82)

Citizens State Bank of Fairfax amended to Fidelity State Bank of Fairfax (Effective 1-4-82)

First Mid America State Bank of Coon Rapids amended to First Bank - Coon Rapids (Effective 1-13-82)

Detroit State Bank (Detroit Lakes) amended to First American Bank (Detroit Lakes) (Effective 1-21-82)

Farmers & Merchants Interim Bank (Preston) absorbed Farmers and Merchants State Bank of Preston and amended name to Farmers and Merchants Bank of Preston (Effective 2-4-82)

Brooklyn Park State Bank amended to Brooklyn Park Bank (Effective 3-5-82)

State Bank of Warren amended to First American Bank of Warren (Effective 3-5-82)

American State Bank of Watertown amended to First American Bank of Watertown (Effective 6-2-82)

Caledonia State Bank amended to Minnesota State Bank of Caledonia (Effective 6-9-82)

Farmers and Merchants State Bank of Breckenridge amended to First American Bank of Breckenridge (Effective 6-11-82)

Summit State Bank of Bloomington amended to Metropolitan Bank Bloomington (Effective 6-16-82)

TRUST COMPANIES -

LOCATION	NAME OF INSTITUTION	TOTAL ASSETS	CAPITAL STOCK	SURPLUS
Austin	Minnesota Trust Company	1,439	500	75
Minneapolis	IDS Benefit Trust Company	1,610	500	100
Minneapolis	Resource Trust Company	888	500	100
St. Paul	First Trust Company of St. Paul	36,057	1,000	2,000

INVESTMENT COMPANIES

(balance sheet amounts as of December 31, 1981)

Minneapolis	Investors Diversified Services, Inc.	615,130	1	26,631
Minneapolis	Investors Syndicate of America, Inc.	1,000,777	1,500	13,860
New Ulm	State Bond and Mortgage Company	25,844	177	2,873

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* Members of Federal Reserve System
** Full trust powers
*** Operates under a trust company charter as a commercial bank with FDIC insurance

LISTING OF STATE CREDIT UNIONS
(data as of June 30, 1982, unless otherwise noted)

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 6	
St. Paul	168	Minnesota Central	103,527,799.77
Bloomington	349	Northwest Airlines	56,145,817.16
St. Paul	50	State Capitol	46,812,570.21
St. Paul	17	City and County Employees	45,114,465.08
Minneapolis	1	Minneapolis Federal Employees	43,830,163.00
St. Paul	82	Hiway	37,987,055.97
Minneapolis	412	Teacher Federations	36,064,086.00
Austin	57	Hormel Employees	30,758,776.45
Cloquet	268	Cloquet Co-op	28,232,847.13
Minneapolis	42	Honeywell Employees	27,807,192.00
Minneapolis	690	Republic Airlines Employees	27,480,510.00
Minneapolis	229	Minneapolis Telco	27,401,007.00
Minneapolis	22	City and County Employees	25,308,173.70
St. Paul	5	St. Paul Postal Employees	24,971,656.00
Sleepy Eye	260	St. Mary's Parish	14,708,600.16
Minneapolis	186	Twin City Co-ops	14,334,897.86
Hopkins	166	Red Owl Stores Employees	14,251,602.00
St. Paul	18	United Burlington Northern	12,643,361.10
Melrose	374	Melrose	10,873,401.00
Duluth	259	Duluth Western	10,359,719.00
St. Paul	568	Minne-Mine	10,228,233.01
		Peer Group 5	
South St. Paul	64	Armour Employees	9,681,886.00
Minneapolis	244	Dayton-Hudson Employees	9,483,780.05
Virginia	299	Virginia Co-op	8,935,516.51
Rochester	125	Mayo Clinic Employees	8,833,862.00
Brainerd	449	Brainerd B.N.	8,501,233.00
Minneapolis	79	Star and Tribune Employees	8,369,499.00
St. Paul	439	Minnesota Education Association	8,058.248.02
Renville	601	Renville Farmers Co-op	7,873,683.27
Minneapolis	695	Minneapolis Building Trades	7,572,761.00
Internations Falls	697	Boise Employees	7,512,497.15
St. Cloud	748	St. Cloud T & L	7,502,802.26

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 5 (Continued)	
Minneapolis	13	Soo Line	7,338,891.55
St. Paul	775	Twin Cities Auto Employees	7,223,805.00
Duluth	32	Duluth City and County Employees	6,708,374.00
Richfield	636	Richfield Schools	6,630,677.00
Hibbing	327	Hibbing Co-op	6,284,685.14
Cambridge	238	Cambridge Co-op	6,117,365.00
Mora	224	Mora Cooperators	6,054,013.00
Minneapolis	86	Minnegasco Employees	5,829,429.04
Rochester	134	Municipal Employees Rochester	5,608,909.38
St. Paul	419	Como Northtown	5,597,492.55
Babbitt	699	Babbitt Steelworkers	5,444,015.00
Princeton	256	Princeton Co-op	5,286,019.00
Moorhead	581	Moorhead Co-ops	5,209,826.11
St. Paul	619	MSF Teachers	5,169,054.96
Minneapolis	14	Burlington Northern Employees C.U. of Mpls	5,047,567.67
		Peer Group 4	
Hoyt Lakes	648	Hoyt Lakes Community	4,991,983.87
Duluth	143	Duluth Teachers	4,956,609.95
Grand Rapids	546	Blandin Employees	4,948,999.53
Minneapolis	654	Local 292 I.B.E.W.	4,756,148.83
Minneapolis	225	Gold Medal	4,750,174.05
Climax	537	Climax	4,645,101.00
Minneapolis	87	Pillar (The)	4,547,842.86
St. Cloud	47	St. Cloud Federal Employees	4,433,192.00
St. Paul	270	St. Paul Telco	4,432,827.00
Minneapolis	401	Peavey Employees	4,329,095.00
Minneapolis	542	Sheet Metal Workers	4,222,771.00
St. Paul	554	Sheet Metal Workers Local 76	4,168,020.78
St. Paul	131	Northern States Power - St. Paul	4,154,567.00
St. Paul	535	Carpenters	4,072,093.00
St. Paul	632	Pipefitters-Steamfitters	4,064,871.81
Minneapolis	588	Midland Co-op	4,006,683.02
Duluth	3	Duluth Federal Employees	3,653,664.75
Minneapolis	137	Northern States General Office	3,626,380.00
St. Paul	526	Whirlpool Employees	3,538,245.26
Deer River	332	Deer River Cooperative	3,536,450.03

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 4 (Continued)	
Albert Lea	123	Wilson and Company Albert Lea Employees	3,473,653.00
Ely	353	Ely Area	3,377,551.00
Duluth	139	Minnesota Power Employees	3,078,522.00
Floodwood	304	Floodwood Cooperative	3,059,992.73
St. Paul	550	Local 110 I.B.E.W.	3,057,408.24
St. Paul	463	Canco Employees	2,989,102.63
Red Wing	560	Red Wing Shoe Company Employees	2,887,927.98
Inver Cove Heights	356	Farmers Union Employees	2,845,239.58
Cloquet	276	Northwest Paper Employees	2,810,132.37
St. Paul	647	Building Trades	2,624,008.72
St. Paul	733	E. L.	2,542,850.42
St. Paul	527	United and Children's Hospital Employees	2,426,921.56
Columbia Heights	157	Columbia Heights Community	2,415,307.02
St. Louis Park	531	Park Schools	2,301,611.00
St. Paul	31	Bur-No Employees	2,395,043.24
Minneapolis	476	Electric Machinery Employees	2,272,286.62
St. Paul	45	Land O'Lakes	2,259,960.26
Duluth	497	Diamond Employees	2,248,648.44
St. Paul	308	Blue Cross/Blue Shield	2,227,722.00
Duluth	243	Duluth Telephone Employees	2,118,781.24
Canby	502	Canby Co-op	2,078,581.84
Minneapolis	202	Donaldsons Employees	2,058,465.62
Hopkins	389	Super Valu Employees	2,026,951.77
		Peer Group 3	
Collegeville	344	Collegeville Community	1,951,316.64
Coon Rapids	744	Anoka-Hennepin School District #11	1,923,939.91
Excelsior	555	Hopkins Schools	1,789,596.38
Hibbing	539	Minnesota Ore Operations Employees	1,787,794.55
Minneapolis	752	Realtor's	1,729,895.49
Owatonna	174	Federated Employees	1,712,522.22
St. Paul	629	Norco	1,686,671.02
Keewatin	634	Central Hanna Employees	1,652,055.66
St. Paul	468	Grain Terminal Association Employees	1,635,424.27
St. Cloud	746	St. Cloud Hospital Employees	1,597,622.18
St. Paul	474	St. John's of Little Canada	1,589,495.37

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 3 (Continued)	
Minneapolis	226	Northrup King Employees	1,578,135.57
Minneapolis	193	American Hardware Mutual Employees	1,542,231.00
St. Paul	269	MTC - Transit Operating Division Employees	1,494,959.20
Minneapolis	543	Graco Employees	1,487,260.42
St. Paul	747	Mimlic Employees	1,482,454.69
St. Paul	587	Sacred Heart Parishioners	1,454,297.17
Fergus Falls	566	Otter Tail Power Employees	1,432,890.00
North St. Paul	649	North St. Paul Area Public School Employees	1,355,129.92
Cook	399	Northern Farmer's Cooperative	1,347,643.29
Minneapolis	161	Lutheran Brotherhood Employees	1,270,669.00
Minneapolis	767	Ukrainian	1,269,796.00
St. Paul	275	Olympia Employees	1,251,533.00
Thief River Falls	544	Soo Line Employees	1,247,598.42
St. Paul	737	O. C. A. W.	1,246,681.00
Minneapolis	720	Father Hennepin	1,237,253.26
Dawson	711	Dawson Co-op	1,228,060.79
Duluth	194	Duluth Police Department	1,159,454.00
Montevideo	430	Co-op Credit Union of Montevideo	1,145,293.44
Minneapolis	768	Minnesota Teamsters	1,132,404.07
Duluth	111	Duluth Fire Department	1,131,514.69
Minneapolis	68	Federal Reserve Banks Employees	1,115,818.00
Cloquet	309	Forest Products	1,099,172.00
Minneapolis	132	Northern States Production Employees	1,071,687.68
Austin	216	Mower County Catholic Parishes	1,070,349.13
Edina	617	Edina Schools	1,064,787.29
St. Paul	378	MWCC Employees	1,050,693.29
Minneapolis	129	Northern States Service Station	1,042,394.27
St. Paul	675	Workmen's Circle	1,022,894.67
		Peer Group 2	
Minneapolis	757	Latvian	994,045.91
St. Cloud	207	St. Cloud City and County Employees	988,067.55
St. Paul	763	Buckbee Mears Employees	975,129.94
Owatonna	624	Telco Local 7213	939,752.65
St. Cloud	158	Northern States St. Cloud Employees	931,567.10
Cromwell	357	Cromwell Community	931,213.92

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 2 (Continued)	
Rochester	456	Rochester Dairy Coop Employees	926,168.00
Minneapolis	663	McQuay Employees	915,515.79
Minneapolis	223	Northeast Catholic Parishes	902,612.13
Little Falls	735	St. Francis Campus Employees	873,326.00
Austin	548	Austin City Employees	851,442.39
Ely	652	Ely Steelworkers	848,387.96
St. Paul	108	C & NW Transportation	823,445.00
St. Paul	595	St. John's Hospital Employees	817,510.90
St. Paul	576	H.B.I. Employees	800,551.86
Minneapolis	78	Clover Leaf Creamery Employees	797,829.07
Anoka	48	Federal Cartridge	788,348.10
Northfield	105	Fairway Employees	747,359.00
Minneapolis	491	Pako Employees	733,659.89
St. Paul	682	St. Joseph's Hospital Employees	725,029.90
St. Paul	80	Amhoist	722,181.36
Minneapolis	742	Advance United Employees	710,332.16
Duluth	533	Duluth Medical Services	705,989.00
Albert Lea	656	Albert Lea Trades and Labor Assembly	705,297.11
St. Paul	567	Century Credit Union, Inc.	704,339.62
St. Paul	762	Brown & Bigelow Employees	699,347.84
Benson	556	Benson Community	675,448.67
St. Paul	578	Litho-Engravers	670,528.49
Minneapolis	92	Northland	654,138.00
Albert Lea	478	Employees Credit Union of Universal Milking Machine	627,953.05
Plymouth	469	Village Industrial Parks	623,302.31
Austin	707	Mower County Employees	621,868.04
St. Cloud	501	Catholic	597,028.65
St. Paul	133	Northern States St. Paul Production	591,060.00
Albert Lea	538	Queen Employees	584,050.19
St. Paul	524	Webb Employees	570,380.48
St. Paul	525	McKee Employees	552,548.06
Anoka	575	M. N. & S. Employees	537,104.84
Hopkins	738	West Suburban Columbus	522,393.98

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 1	
St. Cloud	230	Reformatory Employees	499,208.01
Owatonna	175	Josten Employees	486,736.00
Lake City	719	Imperial Clevite Inc.	486,444.10
Duluth	653	Building and Construction Trades	481,872.00
Minneapolis	53	Bureau	444,510.00
Minneapolis	758	Metropolitan Medical Center	441,714.00
Minnetonka	702	Umaga	441,169.00
Bloomington	645	E. L. Murphy	422,523.00
Eden Prairie	490	Eaton Char-Lynn Employees	410,271.24
Hibbing	694	Local 294 I.B.E.W.	405,493.67
St. Paul	505	District 77 Machinists	396,717.00
Albert Lea	495	Albert Lea City Employees	396,521.46
Minneapolis	257	T.E.C. Employees	395,890.02
St. Paul	445	Schmidt's Employees	392,386.22
Coleraine	451	Independent School District #316	384,143.37
St. Louis Park	529	St. Louis Park Employees	381,534.67
South St. Paul	81	Farwell's Employees	379,019.77
Albert Lea	167	Albert Lea Interstate Employees	375,551.00
New York Mills	464	Mills Community	367,387.86
South St. Paul	112	South St. Paul Federal Employees	356,265.58
Thief River Falls	665	Pennington Municipal and County Employees	355,314.56
Alexandria	561	Alexandria Schools Employees	348,695.56
Burnsville	67	Our Own Hardware Employees	341,569.45
St. Paul	565	St. Pascal Parish	335,621.70
Richfield	564	Richfield City Employees	333,697.37
Duluth	141	Herald Tribune Employees	328,140.77
Coon Rapids	706	John Roberts Employees	310,806.90
North Mankato	765	Minnesota Automotive Employees	290,422.25
Red Wing	314	Northern States Red Wing	290,224.90
Mankato	765	Kato Engineering Employees	286,287.90
Montevideo	147	Northern States Montevideo Employees	285,669.00
St. Paul	627	Knights of Columbus	284,397.84
Bloomington	718	Marian Council	280,643.51
Long Lake	616	Washington Scientific Industries	262,037.00
Glenwood	646	Saulte Ste. Marie	252,993.21
Duluth	294	Wolvin Building	236,748.87
Little Falls	741	Hennepin Employees	235,825.33

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 1 (Continued)	
Minneapolis	159	Northwestern Drug Employees	233,624.94
Minneapolis	679	Blind of Minnesota	231,062.00
Mankato	150	Northern States Mankato Employees	223,413.00
Shakopee	296	Warner Hardware Employees	223,272.00
St. Paul	231	King Koil Employees	222,890.56
Golden Valley	608	WTCN Employees	205,620.18
Minneapolis	563	Colwell Employees	190,040.00
Twin Valley	666	Twin Valley Flom Co-op	182,254.80
Minneapolis	218	"66"	181,653.76
Minneapolis	86	Nabisco Hot Cereal Employees	180,751.69
Minneapolis	49	Jefferson	180,179.50
St. Paul	739	I. H. C. Employees	174,668.37
Minneapolis	339	Dayton Rogers	173,478.92
Duluth	439	Arrowhead Co-op	173,060.00
South St. Paul	723	South St. Paul City Employees	172,318.91
Fairmont	631	Fairmont Public School Employees	171,280.45
Albert Lea	558	Albert Lea Federal Employees	169,747.35
Faribault	151	Northern States Faribault Employees	168,434.20
Onamia	248	Onamia Cooperators	158,968.87
Faribault	586	Faribo	153,425.33
Minneapolis	475	Purina Employees	145,756.00
St. Paul	499	Union Brass & Metal Employees	144,544.00
St. James	678	St. James Public Schools	139,977.19
Minneapolis	518	T - C United Citizens League	134,518.03
New Prague	774	Minnesota Valley	131,524.00
St. Paul	574	Minnesota Milk Employees	124,710.38
Tracy	736	District 417	120,930.52
Minneapolis	485	Superior Plating	111,407.89
St. Paul	620	Quality Park Employees	110,495.50
St. Paul	671	St. Peter's Lutheran Parish	107,844.55
Duluth	680	Duluth Autoworkers Local #241	100,879.00
Minneapolis	693	University Lutheran Church of Hope	97,973.52
Minneapolis	676	Bemis Employees	92,778.52
Clara City	599	Clara City Co-op	92,618.00
Minneapolis	727	FluiDyne Employees	89,559.93
Albert Lea	95	Co-op Oil	80,974.00
Newport	773	North Star Steel Employees	80,588.00

LOCATION	NO.	NAME OF CREDIT UNION	ASSETS
		Peer Group 1 (Continued)	
St. Paul	418	U.S. Engineers St. Paul	77,484.64
Minneapolis	491	Flour City Paper Box	76,077.75
Minneapolis	77	Northland Greyhound	73,019.65
Minneapolis	282	Ry-Krisp	73,018.00
St. Paul	516	Speed-O-Laq Employees	60,990.24
Minneapolis	772	Lawyers	60,324.59
Duluth	489	Oreck's Employees	59,722.06
Moorhead	180	Moorhead Teachers	57,284.23
South St. Paul	192	Stockyards Employees	41,128.00

PEER GROUP	
6	21
5	26
4	43
3	39
2	39
1	83
Total	251

STRUCTURAL CHANGES IN MINNESOTA CREDIT UNIONS
July 1, 1981 - June 30, 1982

New Charters

None

Conversions (From Federal to State)

Twin Cities Auto Employees Credit Union
(Effective: November 18, 1981)

Mergers

	Successor Credit Union
Howard Lake Area Credit Union	Minnesota Central Credit Union (Effective: August 1, 1981)
Dassel Area Credit Union	Minnesota Central Credit Union (Effective: August 1, 1981)
Duluth Coop Credit Union	Duluth Western Credit Union (Effective: August 31, 1981)
Duluth Air Force Base Credit Union	Duluth Western Credit Union (Effective: August 31, 1981)
George A. Clark & Sons Employees Credit Union	Minnesota Central Credit Union (Effective: March 31, 1982)
United Church of Christ Ministers Credit Union	Minnesota Central Credit Union (Effective: March 31, 1982)
St. Cloud B.N., Inc., Employees Credit Union	St. Cloud T & L Credit Union (Effective: May 31, 1982)

Dissolutions

Zinsmaster Duluth Employees Credit Union
NCUA Liquidation (Effective: January 14, 1982)

Groves-Kelco Employees Credit Union
Final Certificate of Voluntary Dissolution (Effective: April 6, 1982)

Change of Name

From	To
Minnesota Power and Light Employees Credit Union	Minnesota Power Employees Credit Union (Effective: April 6, 1982)
Century Mercury Employees Credit Union	Century Credit Union, Inc. (Effective: May 14, 1982)
G.L.C. Employees Credit Union	Imperial Clevite Inc., Credit Union (Effective: February 11, 1982)

Change of Location

From	To
Hibbing Coop Credit Union 2401 First Avenue Hibbing, Minnesota 55746	217 West 42nd Street, P.O. Box 908 Hibbing, Minnesota 55746 (Effective: November 3, 1981)
Minnesota Ore Operations Employees Credit Union 2009 Third Avenue East Hibbing, Minnesota 55746	120 East Howard Street Hibbing, Minnesota 55746 (Effective: November 18, 1981)
Lutheran Brotherhood Employees 701 Second Avenue South Minneapolis, Minnesota 55402	625 - 4th Avenue South Minneapolis, Minnesota 55415 (Effective: November 30, 1981)
Pillar Credit Union (The) 608 Second Avenue South Minneapolis, Minnesota 55402	Suite 850, 401 Second Avenue South Minneapolis, Minnesota 55401 (Effective: January 8, 1982)
Farmers Union Employees Credit Union 1185 North Concord Street South St. Paul, Minnesota 55075	5700 Cenex Drive Inver Grove Heights, Minnesota 55075 (Effective: January 27, 1982)
E. L. Murphy Credit Union 701 - 24th Avenue Southeast Minneapolis, Minnesota 55414	8024 Vincent Avenue South Bloomington, Minnesota 55431 (Effective: May 3, 1982)
Pipefitters-Steamfitters Credit Union 237 West Seventh Street St. Paul, Minnesota 55102	411 Main Street - Suite 102 St. Paul, Minnesota 55102 (Effective: June 1, 1982)
Ukrainian Credit Union 1121 Jackson Street Northeast Minneapolis, Minnesota 55413	301 Main Street Northeast Minneapolis, Minnesota 55413 (Effective: June 29, 1982)

CONSOLIDATED BALANCE SHEET OF
STATE-CHARTERED CREDIT UNIONS
(Amounts in Thousands)

ASSETS	12-31-80	06-30-81	12-31-81	06-30-82
Cash and Due from Banks	18,290	19,636	25,235	19,794
Loans Outstanding	653,275	680,595	670,765	670,437
U.S. Government Securities	53,013	51,734	51,209	58,845
Due from Other Credit Unions	129,956	149,915	148,511	169,959
Due from Other Financial Institutions	62,973	57,326	56,473	107,111
Other Investments	23,538	27,231	24,588	34,611
Other Assets	12,582	16,185	15,224	18,510
TOTAL ASSETS	953,607	1,002,622	998,005	1,079,267
LIABILITIES AND RESERVES				
Savings	863,829	906,403	894,231	965,807
Borrowed Money	3,694	6,235	9,469	9,969
Accounts Payable and Other Liabilities	9,694	7,829	9,500	12,080
TOTAL LIABILITIES	877,217	920,467	913,200	987,856
Statutory Reserve	41,632	41,812	41,557	41,710
Undivided Earnings	25,592	30,551	30,946	36,664
Other Reserves	9,166	9,792	12,302	13,037
TOTAL RESERVES	76,390	82,155	84,805	91,411
TOTAL LIABILITIES AND RESERVES	953,607	1,002,622	998,005	1,079,267
TOTAL DELINQUENT LOANS	22,418	21,446	20,633	19,496
DELINQUENT LOANS 12 MONTHS AND OVER	3,905	4,044	2,691	2,372

LISTING OF STATE INDUSTRIAL LOAN AND THRIFT COMPANIES
(data as of June 30, 1982, unless otherwise noted)

Location	Name	Total Assets December 31, 1981	No. of Branches
Bloomington	Associates Industrial Loan Company	$9,865,641	4
Bloomington	AVCO Financial Services Three, Inc.	6,188,516	3
Bloomington	Postal Thrift Loans, Inc.	26,196,591	3
Bloomington	Thorp Loan and Thrift Company of Bloomington	10,193,619	0
Brooklyn Park	Park Credit Company	693,285	0
Edina	Community Credit Company	38,479,847	23
Edina	Household Industrial Finance Company	8,618,549	9
Falcon Heights	Suburban Credit Plan, Inc.	1,506,892	0
Grand Rapids	The Grand Rapids Loan and Thrift Company, Inc.	1,364,560	0
Minnetonka	Cityside Credit Company	6,205,353	4
Mankato	City Loan and Thrift Company	1,269,407	0
Minneapolis	Beneficial Loan and Thrift Company	18,017,718	11
Minneapolis	Calhoun Credit Company	688,294	0
Minneapolis	Central and Lowry Credit Company	1,249,664	0
Minneapolis	Commercial Credit Company	12,572,828	7
Minneapolis	Dial Industrial Finance Company of Minnesota	6,480,259	4
Minneapolis	Fidelity Financial Services, Inc.	635,932	0
Minneapolis	*Thorp Credit & Thrift Company	91,235,553	43
New Brighton	Foley Industrial Finance Company	858,399	0
New Brighton	Freedom Industrial Finance Company	1,069,049	0
Red Wing	The Red Wing Finance & Industrial Loan Company	546,585	0
Red Wing	Red Wing Loan and Investment Company	616,704	0
Rochester	City Loan and Finance Company	1,174,822	0
Rochester	Minnesota Loan and Thrift Company of Rochester	2,505,518	4
St. Cloud	*Liberty Loan and Thrift Company	13,009,412	0
St. Cloud	*The Money Shops Industrial Loan & Thrift Company	6,246,800	0
St. Paul	FinanceAmerica Plan, Inc.	10,758,446	4
St. Paul	Getten Credit	714,197	0

* Accept Certificates for Investment(deposits)

STRUCTURAL CHANGES IN MINNESOTA INDUSTRIAL LOAN AND THRIFT COMPANIES

New Authorizations

Name and Location	Number	Date Granted
Thorp Credit & Thrift Company - Branch 3014 111th Street, Northwest, Coon Rapids	IL 25WW	10-13-81
Dial Industrial Finance Company of Minnesota - Branch 3035 White Bear Avenue, Maplewood	IL 71G	2-1-82
Thorp Credit & Thrift Company - Branch 2950 White Bear Avenue, Maplewood	IL 25XX	5-11-82

Offices Voluntarily Closed

Name and Location	Number	Date Surrendered
Beneficial Loan & Thrift Company 2701 East Lake Street, Minneapolis	IL 67N	7-15-81
Postal Thrift Loans of Minnesota, Inc. 1603 West Lake Street, Minneapolis	IL 123	8-5-81
Postal Thrift Loans of Minnesota, Inc. 17 South 5th Street, Moorhead	IL 123F	8-5-81
Postal Thrift Loans of Minnesota, Inc. 2920 Pentagon Drive, St. Anthony	IL 123C	8-5-81
*Brookdale Credit Company 6415 Brooklyn Boulevard, Brooklyn Center	IL 142	8-1-81
*Central Credit, Inc. Suite 143, Metro Square, St. Paul	IL 131	8-1-81
*Freedom Industrial Finance Co. 2517½ West 79th Street, Bloomington	IL 83C	8-1-81
*Freedom Industrial Finance Co. 15 North Third Street West, Duluth	IL 83B	8-1-81
*Freedom Industrial Finance Co. 5645 Duluth Street, Golden Valley	IL 83A	8-1-81
*Freedom Industrial Finance Co. 3035 White Bear Avenue, Maplewood	IL 83D	8-1-81

Name and Location	Number	Date Surrendered
*Town & Country Loan & Thrift Co. 105 Eighth Street Northeast, Milaca	IL 141	8-1-81
*Dependable Credit Company 6609 Bass Lake Road, Crystal	IL 74	9-24-81
FinanceAmerica Plan, Inc. 108 Oakland Avenue West, Austin	IL 82D	9-18-81
Dial Industrial Finance Company of Minnesota 24 East Superior Street, Duluth	IL 71C	11-5-81
Town & Country Loan and Thrift Company 7712 Morgan Avenue South, Richfield	IL 137B	10-1-81
Midway Consumer Loan Company 1631 University Avenue, St. Paul	IL 128	10-19-81
Beneficial Loan & Thrift Co. 6451 Lyndale Avenue South, Richfield	IL 67D	11-30-81
Beneficial Loan & Thrift Co. 1647 Rice Street, St. Paul	IL 67L	11-30-81
Beneficial Loan & Thrift Co. 4302 West 36½ Street, St. Louis Park	IL 67G	11-30-81
The Money Shops Industrial Loan and Thrift Company 117 South Second Street, East Grand Forks	IL 24E	1-8-82
The Money Shops Industrial Loan and Thrift Company 880 East Minnehaha Street, St. Paul	IL 24D	1-25-82
The Money Shops Industrial Loan and Thrift Company 126 North Third Street, Marshall	IL 24F	1-29-82
Dial Industrial Finance Company of Minnesota 1377 Magnolia Avenue, St. Paul	IL 71E	2-1-82
The Money Shops Industrial Loan & Thrift Company Suite 300, 100 First Street, Rochester	IL 24M	2-3-82
Postal Thrift Loans, Inc. 8212 Highway 7, St. Louis Park	IL 119H	3-5-82
Postal Thrift Loans, Inc. 1371 Magnolia Avenue, St. Paul	IL 119A	3-5-82

Name and Location	Number	Date Surrendered
The Money Shops Industrial Loan & Thrift Company 220 Third Street, Bemidji	IL 24H	3-9-82
The Money Shops Industrial Loan & Thrift Company 628 South Front Street, Mankato	IL 24B	3-9-82
*Southern Minnesota Loan and Acceptance Corp. 500 Burnside Street Southeast, Sleepy Eye	IL 127	3-10-82
The Money Shops Industrial Loan & Thrift Company 110 South Mill Street, Fergus Falls	IL 24A	3-18-82
FinanceAmerica Plan, Inc. 413 South Broadway, Rochester	IL 82F	4-9-82
Thorp Credit & Thrift Company 10 West Third Street, Grand Rapids	IL 25S	4-14-82
Thorp Credit & Thrift Company 1216 Atlantic Avenue, Benson	IL 25G	4-16-82
Dependable Credit Company 12074 Central Avenue Northeast, Blaine	IL 74	6-7-82
Thorp Credit & Thrift Company 2105 Hudson Road, St. Paul	IL 25JJ	6-18-82
*Town & Country Credit and Thrift Company, Inc. 5732 Morgan Avenue North, Brooklyn Center	IL 137	6-24-82

*Surrendered Industrial Loan Authorization to become a Licensed Regulated Lender - Regulated Loan Act

Change of Name

From	To
Postal Thrift Loans of Minnesota, Inc.	Postal Thrift Loans, Inc.

At These Locations

2007 Second Avenue, Anoka	IL 119E
2001 Killebrew Drive, Bloomington	IL 119
8212 Highway 7, St. Louis Park	IL 119H

Change of Location

From	To
Postal Thrift Loans of Minnesota, Inc. 8940 South Lyndale Avenue, Bloomington	(Effective 8-20-81) 2001 Killebrew Drive, Bloomington
The Money Shops Industrial Loan and Thrift Company 332 First Avenue Southwest, Rochester	(Effective 9-14-81) Suite 330, 100 First Avenue, Rochester
Thorp Credit & Thrift Company 220 Ramsey Street, Hastings	(Effective 10-14-81) 311 East Second Street, Hastings
FinanceAmerica Plan, Inc. 1021-23 Nicollet Avenue, Minneapolis	(Effective 10-16-81) Marten Ramp, 927 Marquette Avenue, Minneapolis
Thorp Credit and Thrift Company 116½ Southeast First Avenue, Little Falls	(Effective 3-1-82) 116 East Broadway, Little Falls

CONSOLIDATED BALANCE SHEET

INDUSTRIAL LOAN AND THRIFT COMPANIES

ASSETS	December 31, 1980*	December 31, 1981
Regulated loans	$ -0-	$57,977,758
Regulated loans-real estate secured	-0-	57,174,416
Other loans	-0-	13,765,977
Industrial loans in liquidation	225,294,752	137,095,895
Small loans in liquidation	-0-	6,608,742
Motor vehicle sales finance contracts	-0-	8,501,346
Other purchased notes and discounts	42,064,307	36,096,592
Less: Unearned discount or income	(47,585,787)	(53,627,839)
Less: Reserve for bad debts	(6,804,475)	(8,868,659)
Cash in the office and in banks	4,305,287	2,727,499
United States securities	-0-	-0-
Other securities	5,133,761	4,877,634
Building (after depreciation)	257,783	244,003
Furniture and fixtures (after depreciation)	776,288	910,073
Deferred charges	1,540,861	1,825,697
Other assets	16,834,329	15,614,092
TOTAL ASSETS	$241,817,106	$280,923,226
LIABILITIES AND CAPITAL		
Installment investment certificates	$ 13,939,681	$ 9,923,625
Fully paid investment certificates	44,370,442	43,064,225
Borrowings from:		
Banks	15,397,351	26,574,321
Parent company or affiliates	83,852,072	99,535,642
Others	14,891,259	11,168,660
Other liabilities	3,387,412	3,360,946
Reserves for purchased notes and discounts	377,371	356,044
Other expense reserves and accruals	2,142,120	1,654,181
Preferred stock	1,063,000	488,000
Common stock	9,655,918	13,403,493
Donated capital	10,626,213	21,094,959
Paid-in capital	9,623,090	20,696,797
Capital reserves	19,823,579	19,350,095
Other reserves	-0-	330,504
Invested income	12,667,598	9,921,734
TOTAL LIABILITIES AND CAPITAL	$241,817,106	$280,923,226
Number of Companies	39	31

* Data is restructured into the uniform industrial loan company/regulated lender annual report format for comparative purposes. Information was not available for some accounts in previously reported data so it is shown under more general account headings.

LISTING OF MINNESOTA REGULATED LOAN COMPANIES
(data as of June 30, 1982, unless otherwise noted)

Location	Name	Total Assets December 31, 1981
Bloomington	Freedom Financial Services Corporation	760,011
Bloomington	*Mortgage Associates, Inc.	
Bloomington	Postal Finance Company	1,453,329
Brooklyn Center	Brookdale Finance Company	525,539
Brooklyn Center	Town and Country Credit Co., Inc.	1,386,100
Crystal	Dependable Finance Company	1,527,389
Duluth	Freedom Financial Services Corporation	1,515,545
Duluth	Peterson Finance Company	119,545
Eden Prairie	*American Family Financial Services, Inc.	
Edina	*Allstate Enterprises, Inc.	
Golden Valley	Freedom Financial Services Corporation	1,043,206
Maplewood	Freedom Financial Services Corporation	850,655
Milaca	Town & Country Finance, Inc.	541,721
Minneapolis	Hull Loan System	256,729
Minneapolis	MSL Financial Inc.	2,300,295
St. Cloud	Mid-Central Loan Company	49,405
St. Paul	Central Finance Co. of St. Paul, Inc.	610,355
Sleepy Eye	Southern Minnesota Loan & Acceptance Corp.	188,800

*New licensee since December 31, 1981

STRUCTURAL CHANGES IN MINNESOTA REGULATED LOAN COMPANIES

Licenses Issued

Name and Location	Date Issued
Freedom Financial Services Corporation 2517½ West 79th, Bloomington	8-1-81
Mortgage Associates, Inc. 8120 Penn Avenue South, Bloomington	5-12-82
Postal Finance Company 8940 Lyndale Avenue South, Bloomington	9-8-81
Brookdale Finance Company 6415 Brooklyn Boulevard, Brooklyn Center	8-1-81
Town and Country Credit Co., Inc. 5732 Morgan Avenue North, Brooklyn Center	6-24-82
Dependable Finance Company 6609 Bass Lake Road, Crystal	9-24-81
Freedom Financial Services Corporation 15 North Third Avenue West, Duluth	8-1-81
Peterson Finance Company 1915 West Superior, Duluth	8-1-81
American Family Financial Services, Inc. 6131 Blue Circle Drive, Eden Prairie	1-18-82
Allstate Enterprises, Inc. 7101 Metro Boulevard, Edina	5-10-82
Freedom Financial Services Corporation 5645 Duluth Street, Golden Valley	8-1-81
Freedom Financial Services Corporation 3035 White Bear Avenue, Maplewood	8-1-81
Town & Country Finance, Inc. 105 Eighth Street Northeast, Milaca	8-1-81
Hull Loan System 315 Foshay Tower, 821 Marquette, Minneapolis	8-1-81
MSL Financial Inc. 340 Builders Exchange, 609 Second Avenue South, Minneapolis	8-1-81

Name and Location	Date Issued
Mid-Central Loan Company 545 North 25th Avenue, St. Cloud	8-1-81
Central Finance Co. of St. Paul, Inc. Suite 143, Metro Square Building Seventh and Robert Streets, St. Paul	8-1-81
Southern Minnesota Loan & Acceptance Corp. 500 Burnside Street Southeast, Sleepy Eye	3-10-82

Licenses Surrendered August 1, 1981

Name and Location	License No.
The Money Shops of MN, Inc. 313 Bush Street, Red Wing	129
The Money Shops of MN, Inc. 322 First Avenue Southwest, Rochester	74
The Money Shops of MN, Inc. 120 Ninth Avenue North, St. Cloud	385
The Money Shops of MN, Inc. 880 East Minnehaha Avenue, St. Paul	110
AVCO Financial Service of Minneapolis Inc. 9424 Lyndale Avenue South, Bloomington	491
AVCO Financial Service of Minneapolis Inc. 7000 Brooklyn Boulevard, Brooklyn Center	516
AVCO Financial Service of Minneapolis Inc. 5709 Grand Avenue, Duluth	481
AVCO Financial Service of Minneapolis Inc. 1381 East Maryland Avenue, St. Paul	484
Freedom Financial Services Corporation 2517 1/2 West 79th Street, Bloomington	450
Freedom Financial Services Corporation 15 North Third Avenue West, Duluth	46
Freedom Financial Services Corporation 5645 Duluth Street, Golden Valley	530
Freedom Financial Services Corporation 3035 White Bear Avenue, Maplewood	611

Name and Location	License No.
Associates Financial Services Co. of MN 6818 Humboldt Avenue North, Brooklyn Center	490
Town and Country Credit Company, Inc. 5736 Morgan Avenue North, Brooklyn Center	447
Brookdale Finance Company 6415 Brooklyn Boulevard, Brooklyn Center	398
Dependable Finance Company 6609 Bass Lake Road, Crystal	445
Peterson Finance Company 1915 West Superior Street, Duluth	246
Grand Rapids Loan Company Grand Rapids	354
Timeway Finance Company 20710 Holyoke Avenue West, Lakeville	512
Timeway Finance Company 1929 Cedar Street, Owatonna	452
Timeway Finance Company 314 South Broadway, Rochester	293
Timeway Finance Company 132 North Broadway, Spring Valley	438
Timeway Finance Company Miracle Mall Shopping Center, Winona	433
Town and Country Finance Co., Inc. 105 Eighth Street, Milaca	509
Central Avenue Finance Company 2400 Central Avenue Northeast, Minneapolis	195
James O. & Mary Broberg DBA Hull Loan System 315 Foshay Tower, Minneapolis	469
Minnesota Small Loan Company 340 Builders Exchange, Minneapolis	400
Thorp Credit & Thrift Company 214 West Seventh Street, Monticello	523
Thorp Credit & Thrift Company 5271 Shoreline Boulevard, Mound	524

Name and Location	License No.
Thorp Credit & Thrift Company 4 North Minnesota Street, New Ulm	514
Dial Finance Company of MN 21 South Fourth Street, Moorhead	529
Town and Country Credit Company, Inc. 7712 Morgan Avenue South, Richfield	486
City Investment Corp. DBA City Finance Co. 1607 First Street Southwest, Rochester	474
Mid-Central Loan Company 545 25th Avenue North, St. Cloud	135
Beneficial Finance Co. of Minnesota 29 33rd Avenue West, St. Cloud	519
Beneficial Finance Co. of Minnesota 4302 West 36-1/2 Street, St. Louis Park	501
Central Finance Co. of St. Paul, Inc. 143 Metro Square Building, St. Paul	245
Midway Finance Company 1623 University Avenue, St. Paul	125
Beneficial Finance Co. of Minnesota 2701 East Lake Street, Minneapolis	503
Associates Financial Services Co. of MN 5216 West 86th Street, Bloomington	522
Associates Financial Services Co. of MN 1328 Coon Rapids Boulevard, Coon Rapids	531
Associates Financial Services Co. of MN 328 West Main Street, Marshall	448
Associates Financial Services Co. of MN 413 East Hennepin, Minneapolis	532
Beneficial Finance Co. of Minnesota 412 South Broadway, Albert Lea	498
Beneficial Finance Co. of Minnesota 15010 Glazier Avenue, Apple Valley	518
Beneficial Finance Co. of Minnesota 9159 Lyndale Avenue South, Bloomington	527

Name and Location	License No.
Beneficial Finance Co. of Minnesota 2096 Northdale Boulevard, Coon Rapids	499
Beneficial Finance Co. of Minnesota 102 Central Entrance, Duluth	517
Beneficial Finance Co. of Minnesota 3124 Emerson Avenue North, Minneapolis	502
Beneficial Finance Co. of Minnesota 4822 Highway 101, Minnetonka	528
Beneficial Finance Co. of Minnesota 9428 36th Avenue North, New Hope	504
Beneficial Finance Co. of Minnesota 2385 North Margaret, North St. Paul	505
Beneficial Finance Co. of Minnesota 6415 Lyndale Avenue South, Richfield	500
Beneficial Finance Co. of Minnesota 1647 Rice Street, St. Paul	506
Beneficial Finance Co. of Minnesota 503 South Lake Street, White Bear Lake	508
Dial Finance Company of Minnesota 10517 France Avenue South, Bloomington	462
Dial Finance Company of Minnesota 24 East Superior Street, Duluth	453
Dial Finance Company of Minnesota 323 Osborne Road, Fridley	457
Dial Finance Company of Minnesota 8028 Olson Memorial Highway, Golden Valley	520
Dial Finance Company of Minnesota 1377 Magnolia Avenue, St. Paul	461
Dial Financial Corp. DBA Dial Finance Co. of MN Suite 600, 84 South Sixth Street, Minneapolis	201
FinanceAmerica Corp. of Minnesota, Inc. 108 Oakland Avenue, Austin	121
FinanceAmerica Corp. of Minnesota, Inc. 1021-23 Nicollet Avenue, Minneapolis	118

Name and Location	License No.
FinanceAmerica Corp. of Minnesota, Inc. 19 North 4th Street, Moorhead	122
FinanceAmerica Corp. of Minnesota, Inc. 413 South Broadway, Rochester	124
FinanceAmerica Corp. of Minnesota, Inc. 200 Woolworth Bldg., St. Cloud	120
FinanceAmerica Corp. of Minnesota, Inc. 419 North Robert Street, St. Paul	117
FinanceAmerica of Columbia Heights, Inc. 5810 Central Avenue Northeast, Columbia Heights	358
Foley Finance Co., Inc. 1210 Old Highway 8, New Brighton	262
Freedom Financial Services Corp. 2323 Palmer Drive, New Brighton	533
Getten Finance Co., Inc. 202 North Snelling Avenue, St. Paul	332
Mankato Loan Company 329 North Broad, Mankato	86
Household Finance Corporation 14856 Granada Drive, Apple Valley	485
Household Finance Corporation 2224 Mountain Shadow Drive, Duluth	492
Household Finance Corporation 3240 Southdale Circle, Edina	479
Household Finance Corporation 2002 First Avenue, Hibbing	79
Household Finance Corporation 420 Center Avenue, Moorhead	493
Household Finance Corporation 2080 East 11th Avenue, North St. Paul	489
Household Finance Corporation 1201 South Broadway, Rochester	497

Name and Location	License No.
Household Finance Corporation 2355 North Fairview Avenue, Roseville	480
Household Finance Corporation 701 West St. Germain, St. Cloud	483
Household Finance Corporation 11 West Fifth Street, St. Paul	475
Postal Finance Company 2007 Second Avenue, Anoka	439
Postal Finance Company 8940 Lyndale Avenue South, Bloomington	434
Postal Finance Company 14346 Burnhaven Drive, Burnsville	515
Postal Finance Company 2015 Woodlyn Avenue, Maplewood	513
Postal Finance Company 1603 West Lake, Minneapolis	443
Postal Finance Company 17 South Fifth Street, Moorhead	460
Postal Finance Company 2920 Pentagon Drive Northeast, St. Anthony	432
Postal Finance Company 8212 Highway Seven, St. Louis Park	444
The Money Shops of MN, Inc. 220 Third Street, Box 158, Bemidji	369
Postal Finance Company 1371 East Magnolia Avenue, St. Paul	437
Beneficial Finance Co. of Minnesota 466 North Robert Street, St. Paul	506

Change of Name: August 27, 1981

From	To
Minnesota Small Loan Company	MSL Financial, Inc.

CONSOLIDATED BALANCE SHEET
REGULATED LICENSED LENDERS*

ASSETS	December 31, 1980**	December 31, 1981
Regulated loans	$ -0-	$ 2,571,613
Regulated loans-real estate secured	-0-	1,779,320
Other loans	-0-	985,048
Industrial loans in liquidation	-0-	5,068,866
Small loans in liquidation	20,339,537	1,904,315
Motor vehicle sales finance contracts	-0-	64,996
Other purchased notes and discounts	10,413,878	88,681
Less: Unearned discount or income	(4,578,542)	(1,423,867)
Less: Reserve for bad debts	(865,781)	(379,453)
Cash in the office and in banks	682,776	174,568
United States securities	-0-	-0-
Other securities	-0-	4,687
Building (after depreciation)	-0-	-0-
Furniture and fixtures (after depreciation)	662,167	91,461
Deferred charges	156,286	6,199
Other assets	15,042,219	617,290
TOTAL ASSETS	$41,852,540	$11,553,724
LIABILITIES AND CAPITAL		
Borrowings from:		
Banks	$ 4,730,746	$ 481,000
Parent company or affiliates	-0-	5,107,987
Others	7,949,357	2,748,731
Other liabilities	5,237,588	119,220
Reserves for purchased notes and discounts	-0-	-0-
Other expense reserves and accruals	872,866	42,528
Preferred stock	180,589	-0-
Common stock	5,474,577	254,184
Donated capital	-0-	63,000
Paid-in capital	-0-	924,475
Capital reserves	10,730,658	72,401
Other reserves	-0-	7,168
Invested income	6,676,159	1,733,030
TOTAL LIABILITIES AND CAPITAL	$41,852,540	$11,553,724
Number of Companies	112	13

* Formerly Small Loan Companies.

** Data is restructured into the uniform regulated lender/industrial loan company annual report format for comparative purposes. Information was not available for some accounts in previously reported data, so it is shown under more general account headings.

LISTING OF STATE MOTOR VEHICLES SALES FINANCE COMPANIES
(data as of June 30, 1982, unless otherwise noted)

cation	Company	Number of Branches
ert Lea	The Security Corporation	0
ka	Anoka Finance Corporation	0
ater	Atwater Ford, Inc.	0
tin	Austin Financial Company	0
idji	North Star Agency	0
omington	General Motors Acceptance Corporation	1
omington	Harold Chevrolet, Inc.	0
omington	Litton Industries Credit Corporation	0
non Falls	DABCO, Inc.	0
non Falls	M.F.C. Finance	0
mplin	Deckor Co., Inc.	0
quet	Cloquet Auto & Supply Company	0
quet	Moses Chevrolet, Inc.	0
ato	Holt Motors, Inc.	0
uth	Krenzen Car Credit, Inc.	0
n Prairie	Foremost Financial Services Corporation	0
na	AM Credit Corporation	0
na	Associates Commercial Corporation	0
na	Chrysler Credit Corporation	1
na	CIT Corporation	0
na	CIT Leasing Corporation	0
na	Ford Motor Credit Co.	0
na	Westinghouse Credit Corporation	1
rmont	Motor In.. Company Fairmont, Inc.	0
sston	Fosston Motors, Inc.	0
ncoe	Harpel Bros., Inc.	0
nite Falls	Granite Credit, Inc.	0
stings	Schneider Pontiac Buick GMC, Inc.	0

lon	Company	Number of Branches
ng	Mesaba Finance Company, Inc.	0
ton	Edgar W. Prigge	0
ne	Herman Motor Co.	0
all	Southwest Ford Lincoln Mercury Sales, Inc.	0
apolis	Consolidated Acceptance Corporation	0
apolis	Edison Finance Co.	0
apolis	Equico Lessors, Inc.	1
apolis	Green Tree Acceptance, Inc.	0
apolis	J.T.M. Finance Company, Inc.	0
apolis	James A. Sivinski DBA Gemini Acceptance Co.	0
apolis	Jerry C. Collins, DBA Portland Lake Motors	0
apolis	John Deere Company, A Division of Deere & Company	0
apolis	National Discount Credit Company	0
apolis	Time Motor Sales, Inc.	0
ain Iron	John Anderson Chevrolet Co.	0
ain Lake	Regehr Chevrolet, Inc.	0
righton	United Leasing & Finance Company, Inc.	0
	Nagel Chevrolet Company, Inc.	0
River	Lake Region Investment Company	0
tone	Terms	0
eton	Odegard's Garage, Inc. DBA Odegard Motors	0
ster	AMIF Company	0
ille	Citicorp Acceptance Company, Inc.	0
ille	Trailmobile, Inc.	0
City	Schneider Finance Co.	0
nthony	3700 Corporation	0
onifacious	SBA Company	0
loud	Pickard Investments	0
ouis Park	Borg-Warner Acceptance Corporation	0
ouis Park	General Electric Credit Corporation	1
aul	American Loan and Thrift Co.	0
aul	International Harvester Credit Corporation	0
aul	ITT Industrial Credit Company	0
aul	Russell J. Hamilton DBA American Credit Company	0
aul	Stone's Auto Mart	0

ɗcation	Company	Number of Branches
t. Paul	Unilease, Inc.	0
pring Valley	Security Finance Corporation	0
tewartville	House Chevrolet Co.	0
hite Bear Lake	BGI Finance	0
illmar	Torvi, Motor Company	0
indom	Steffans, Inc.	0
inona	Walz Finance	0
orthington	Koppy Motors	0
orthington	Scholtes Motors, Inc.	0

MOTOR VEHICLES SALES FINANCE COMPANIES

Surrendered

For Fiscal Period Ended June 30, 1982

ıcation	Company	Number of Branches
ıwater	Holm Finance Co.	0
ıstin	First Fidelity Savings & Loan Association	1
ıstin	Austin Financial Company	0
emidji	The Money Shops of Minnesota, Inc.	0
loomington	Thorp Loan and Thrift Company	0
rainerd	First Federal Savings and Loan Association of Brainerd	0
rooklyn Center	Town and Country Credit and Thrift Co., Inc.	0
loquet	Oswald Motor Co.	0
rystal	Dependable Credit Company	0
uluth	First Federal Savings & Loan Association of Duluth	0
agan	Northtown Sales, Inc.	0
dina	Community Credit Co.	24
alcon Heights	Suburban Credit Plan, Inc.	0
olden Valley	Dial Industrial Finance Company of Minnesota	0
rand Rapids	Grand Rapids Loan and Thrift Company, Inc.	0
ibbing	First Federal Savings & Loan Association of Hibbing	0
opkins	Cityside Credit Company	2
ankato	City Loan and Thrift Company	0
aplewood	Postal Finance Company	0
ilaca	Town & Country Finance	0
inneapolis	Central and Lowry Credit Company	0
inneapolis	Commercial Credit Corporation	7
inneapolis	Consumer Loan and Discount Company	0
inneapolis	Fidelity Acceptance Corporation	0
inneapolis	First Federal Savings & Loan Association of Minneapolis	0
inneapolis	Home Federal Savings & Loan Association of Minneapolis	0
inneapolis	Household Retail Services, Inc.	9
inneapolis	Keewaydin Auto, Inc.	0

Location	Company	Number of Branches
Minneapolis	Midwest Federal Savings & Loan Association of Minneapolis	0
Minneapolis	Minnesota Federal Savings and Loan Association	0
Minneapolis	Thorp Credit & Thrift Company	44
Minneapolis	Twin City Federal Savings & Loan Association	0
Minneapolis	Wilson Finance Company	0
Minneapolis	6-B Corporation	0
Rochester	City Loan and Finance Company	0
Rochester	The Money Shops, Inc.	6
Rochester	Minnesota Loan & Thrift Company	4
St. Cloud	Liberty Loan & Thrift Corp.	0
St. Cloud	The Money Shops Industrial Loan and Thrift Company	5
St. Paul	AVCO Financial Services Three, Inc.	0
St. Paul	Capp Lincoln Mercury Co.	0
St. Paul	Chas. Olson & Sons and Wheel Service Co., Inc.	0
St. Paul	Finance America Plan, Inc.	6
St. Paul	Midway Finance Company	0
Sleepy Eye	Southern Minnesota Loan and Acceptance Corporation	0
Wadena	Mid Central Federal Savings & Loan Association	0
Windom	L. E. Sunderman, Transfer, Inc.	0
Windom	Van Nest Motor Company	0
Milwaukee, Wisconsin	Kensington Mortgage and Finance Corp.	0
Schaumburg, Illinois	Paccar Financial Corporation	0
Chicago, Illinois	Percy Wilson Mortgage & Finance Corporation	0
Bannockburn, Illinois	Fiat Credit Corporation	0

INSURANCE PREMIUM FINANCE COMPANIES

As of June 30, 1982

Location	Name
Tucson, Arizona	Premium Finance Service Co., Inc.
Long Grove, Illinois	National Agents Service Company
Peoria, Illinois	Alpha Credit Corporation
Baltimore, Maryland	Butler Finance Co. of Minnesota, Inc.
Quincy, Massachusetts	CUPAC, Inc.
Worcester, Massachusetts	AMGRO, Inc.
Bloomington, Minnesota	Kohlnohofer, Janz, Stueve & Kohlnohofer Agency, Inc. DBA Premium Payment Plan
Bloomington, Minnesota	Harold J. Nelson, DBA Freeway Budget Plans
Detroit Lakes, Minnesota	Schiller Agency, Inc.
Duluth, Minnesota	Leonard H. Rudolph DBA Insurance Premium Plan
Owatonna, Minnesota	Federated Acceptance Corporation
Woodbury, Minnesota	PAC, The Premium Acceptance Corporation
Clark, New Jersey	INAC Corporation
Edison, New Jersey	Thico Plan, Inc.
Morristown, New Jersey	C & F Credit Corporation
New York, New York	AFCO Credit Corporation
New York, New York	A.I. Credit Corporation
Hamilton, Ohio	Ocasco Budget, Inc.
Mayfield Village, Ohio	Progressive Premium Budget, Inc.
Shelby, Ohio	IPBS, Inc.
Philadelphia, Pennsylvania	Cananwill Consumer Discount Co.
Appleton, Wisconsin	Homeco Financial Corporation
Madison, Wisconsin	Durin Financial Corporation

LISTING OF STATE REGISTERED MORTGAGE LENDERS
(data as of June 30, 1982, unless otherwise noted)

No.	Location	Name
1	St. Paul	Northland Mortgage Company
2	Minneapolis	Banco Mortgage Company
3	Minneapolis	President Homes, Division of Harvey Builders, Inc.
4	Minneapolis	The Spring Company
5	Minneapolis	Thorpe Bros. Inc.
6	Edina	Eberhardt Company
7	St. Paul	H. & Val J. Rothschild, Inc.
8	Minneapolis	Conservative Mortgage Company
9	Minneapolis	Knutson Mortgage and Financial Corporation
10	Minneapolis	FBS Homes, Inc.
11	Southfield, MI	Hammond Mortgage Corporation
12	Bloomington	Martin Homes, Inc.
13	Milwaukee, WI	Mortgage Associates, Inc.
14	Austin, TX	Lumbermen's Investment Corporation
15	Minneapolis	M. R. Waters & Sons, Incorporated
16	Brainerd	Central Minnesota Service Corporation
17	Minneapolis	David C. Bell Investment Company
18	Washington, D.C.	Homebuilders Mortgage Corp.
19	St. Paul	North Star Mortgage, Inc.
20	Milwaukee, WI	Northwestern Mutual Life Mortgage and Realty Investors
21	St. Paul	Rothschild Financial Corporation
22	Minneapolis	Jad Ron Corporation
23	Minneapolis	Barnett Builders, Inc.
24	Waterville	Fahning Homes, Inc.
25	South St. Paul	Choban Realty Company
26	Chicago, IL	Draper and Kramer, Incorporated
27	Rochester	Mayo Foundation
28	St. Paul	Farmers Union Grain Terminal Association
29	Wayzata	Minnesota Relocation Management, Inc.
30	Newark, NJ	The Prudential Insurance Company of America

No.	Location	Name
31	Duluth	M. Stanley Segal
32	Minneapolis	Nickels & Smith Company
33	Mankato	Midwest Realty & Mortgage Co.
34	Prior Lake	Associated Properties and Investments, Inc.
35	Minneapolis	A Big Corporation
36	Minneapolis	Gate Company
37	Duluth	J. Arthur Mattson and Edna M. Mattson
38	Bloomington	McAppel, Inc.
39	Brainerd	Navillus Land Company
40	Wayzata	Southern Mortgage Company of Minnesota
41	Spring Park	The Freund Corporation
42	Wayzata	Mission Ponds Partnership
43	Bloomington	Galaxy Builders, Inc.
44	St. Paul	The Catholic Aid Association
45	Bloomington	Marell, Inc.
46	Minneapolis	Standard Bond and Mortgage Company
47	Minneapolis	Ronco, Inc.
48	Roseville	Warren J. Brennan
49	Lakeville	Century 21 Tillges Realty Inc.
50	St. Paul	City of St. Paul (Housing and Redevelopment Authority)
51	Minneapolis	Cargill Incorporated
52	Minneapolis	Lutheran Brotherhood
53	St. Paul	Merriam Park Neighborhood Housing Services, Inc.
54	St. Paul	Contract Investments, Inc.
55	Minneapolis	Green Tree Acceptance, Inc.
56	St. Paul	Ted Glasrud Associates, Inc.
57	Minneapolis	Miller Mortgage Company
58	St. Cloud	1340 Development
59	Maplewood	Robert S. Aslesen DBA The Windsor-Scott Co.
60	Wayne, NJ	Suburban Coastal Corp.

No.	Location	Name
61	St. Cloud	Mark's Realty, Inc.
62	Des Peres, MO	Citicorp Homeowners, Inc.
63	Germantown, TN	Crocker Holdings, Inc.
64	Kansas City, MO	RLC Investments, Inc.
66	Prior Lake	Northern Premium, Inc.
67	Minneapolis	The American Lutheran Church
68	Bloomington	United Mortgage Corporation
69	Minneapolis	Fidelity Mortgage Company
70	Minneapolis	Coldwell Banker Residential Mortgage
71	St. Paul	West Side Neighborhood Housing
72	Breckenridge	City of Breckenridge, Community Development Office
73	St. Paul	Dayton's Bluff Neighborhood Housing Services
74	Southfield, MI	Hammond & Hoffman Mortgage
75	Falcon Heights	Independent Mortgage Services, Inc.
76	Minneapolis	Sebrite Corporation (Michigan Corporation)

VOLUME REPORT
CONVENTIONAL MORTGAGE LENDERS

CONVENTIONAL LOANS

	1980			1981		
	Maximum Lawful Rate	Number Made	Dollar Volume	Maximum Lawful Rate	Number Made	Dollar Volume
January	13.00	1,666	$ 75,019,128	15.50	1,581	$ 68,474,402
February	13.50	1,449	65,561,874	15.00	1,257	53,311,583
March	14.75	1,710	76,048,239	15.50	1,492	60,228,301
April	17.25	1,701	87,244,734	15.25	1,741	70,563,989
May	15.75	1,553	64,571,806	15.75	1,844	73,547,275
June	13.50	1,355	55,044,460	16.50	2,250	96,496,025
July	13.00	1,636	63,046,934	16.50	1,923	81,908,904
August	13.00	2,374	91,148,202	16.75	1,818	74,593,336
September	14.25	2,947	115,331,022	17.25	1,788	74,725,413
October	14.50	1,530	143,718,142	19.25	1,821	79,937,015
November	15.00	2,597	106,493,591	18.75	1,497	60,810,398
December	15.50	2,538	107,580,142	17.00	1,732	78,518,935
TOTALS		25,056	$1,050,808,274		20,744	$873,115,576

LISTING OF STATE DEBT PRORATE COMPANIES
(data as of June 30, 1982, unless otherwise noted)

Location	Name	Number of Branches
Duluth	Family Service of Duluth	0
Minneapolis	Control Data Corporation	0
Minneapolis	Credit Advisors, Inc.	1
Minneapolis	Consumer Credit Counseling Service of Minnesota, Inc.	0
St. Paul	Family Service of St. Paul	0

STRUCTURAL CHANGES IN STATE DEBT PRORATE COMPANIES

Two licenses changed locations within Minneapolis:

CONSUMER CREDIT COUNSELING SERVICE OF MINNESOTA, INC.

From: 721 Plymouth Building
Minneapolis, Minnesota 55402

To: 924 Plymouth Building
Minneapolis, Minnesota 55402

CREDIT ADVISORS, INC.

From: 302 N. W. Federal Building
730 Hennepin Avenue
Minneapolis, Minnesota

To: Suite 102, 5217 Wayzata Blvd.
Minneapolis, Minnesota

Consumer Credit Counseling Services of Minnesota, Inc. surrendered the St. Paul branch license. Prorate activity was transferred to the Minneapolis office which is redesignated as the principal office.

CONSOLIDATED BALANCE SHEET
DEBT PRORATE COMPANIES

ASSETS	December 31, 1980	December 31, 1981
Cash		
(a) On Hand	$ 3,923	$ 2,748
(b) Operating Account	7,868	21,438
(c) Trust Account	28,043	37,629
(d) Other Bank Accounts	-0-	2,207
Accounts Receivable	5,275	4,197
Furniture and Fixtures (Less Reserve for Depreciation)	12,982	16,338
Deferred Charges	1,129	3,548
Other Assets	55,208	16,243
Total Assets	$114,428	$104,348
LIABILITIES		
Money Due Creditors		
(a) Current	$ 31,394	$ 37,629
(b) Over 35 Days	-0-	-0-
Accounts Payable	5,260	2,582
Accrued Liabilities	8,398	8,191
Other Liabilities	19,444	248
Total Liabilities	$ 68,496	$ 48,650
CAPITAL ACCOUNTS		
Net Worth (if individual or partnership)		$ 40,996
Capital Stock (if corporation)	$ 1,000	1,000
Surplus (including undivided profits)	48,932	13,702
Total Capital Accounts	49,932	55,698
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	$114,428	$104,348
Number of Licensees	5	5

LISTING OF STATE SAVINGS, BUILDING AND LOAN ASSOCIATIONS

AS OF DECEMBER 31, 1981

Location	Name of Association	Assets
*Alexandria	Viking Savings Association	$ 4,959,335
*Austin	First Fidelity Savings and Loan	87,444,515
*Brainerd	Brainerd Savings and Loan	15,774,273
Fergus Falls	Western Minnesota Savings and Loan	80,023,235
Jackson	Jackson Building and Loan	20,269,484
Owatonna	Peoples Savings and Loan	254,018,391
*Redwood Falls	Redwood Falls Savings and Loan	29,385,639
St. Peter	St. Peter Savings and Loan	5,950,487
Waseca	Waseca Savings and Loan	30,683,830
TOTAL ASSETS		$528,509,186

*Remain under state charter at June 30, 1982

SAVINGS ASSOCIATIONS

Charter Activity Fiscal Year Ending June 30, 1982

December 31, 1982	Owatonna Savings and Loan, Owatonna merged into Peoples Savings and Loan, Albert Lea with the resulting association principal office changed to Owatonna
February 22, 1982	Western Minnesota Savings and Loan, Fergus Falls converted to federal charter
February 28, 1982	St. Peter Savings and Loan, St. Peter merged into Twin City Federal Savings and Loan, Minneapolis
May 13, 1982	Waseca Savings and Loan Association, Waseca merged into Minnesota Federal Savings and Loan, St. Paul
June 14, 1982	Jackson Building and Loan, Jackson converted to federal charter
June 21, 1982	Peoples Savings and Loan, Owatonna converted to federal charter

CONSOLIDATED BALANCE SHEET OF

SAVINGS AND LOAN ASSOCIATIONS

No. of Savings and Loan Associations	9	9
ASSETS	December 31, 1981	December 31, 1980
Mortgage Loans	432,689,580	433,192,803
Loans on Savings Accounts	6,291,706	7,445,688
Other Loans	12,663,044	9,530,422
Real Estate in Judgment	1,073,145	1,233,190
Other Real Estate Owned	1,988,632	370,721
Real Estate Contracts	257,874	325,205
U.S. Bonds & Other Obligations	31,176,011	33,494,383
Federal Home Loan Bank Stock	3,991,000	3,878,200
Due from Banks - Demand Deposits	2,630,896	1,491,347
Due from Banks - Time Deposits	19,269,358	9,693,310
Cash on Hand	434,627	427,309
Office Building (net)	7,443,343	6,726,467
Furniture & Fixtures (net)	1,232,349	880,753
Other Assets	7,367,625	3,434,228
TOTAL ASSETS	528,509,190	512,124,026
LIABILITIES AND RESERVES		
NOW Accounts	5,040,918	---
Savings Accounts - Regular Rate or Below	54,886,836	65,289,574
Savings Accounts - Above Regular Rate	417,968,861	383,222,269
Dividends Unpaid	2,238,504	1,535,082
Federal Home Loan Bank Advances	15,565,000	26,497,300
Borrowed Money - Others	3,394,917	---
Accrued Items - Taxes	(204,878)	372,887
Accrued Items - Others	2,487,831	1,656,522
Loans in Process	918,631	3,994,390
Advance Payments by Borrowers - Taxes & Insurance	1,193,536	1,181,457
Other Liabilities	909,604	556,035
Deferred Profit on Real Estate Sold	99,733	109,049
Other Deferred Credits & Discounts	1,180,124	1,592,356
Interest Earned, Not Collected	146,238	120,830
Undivided Profits	4,310,653	7,265,631
Contingent Reserve	17,713,858	9,106,296
Other Reserves	658,824	9,624,348
TOTAL LIABILITIES AND RESERVES	528,509,190	512,124,026